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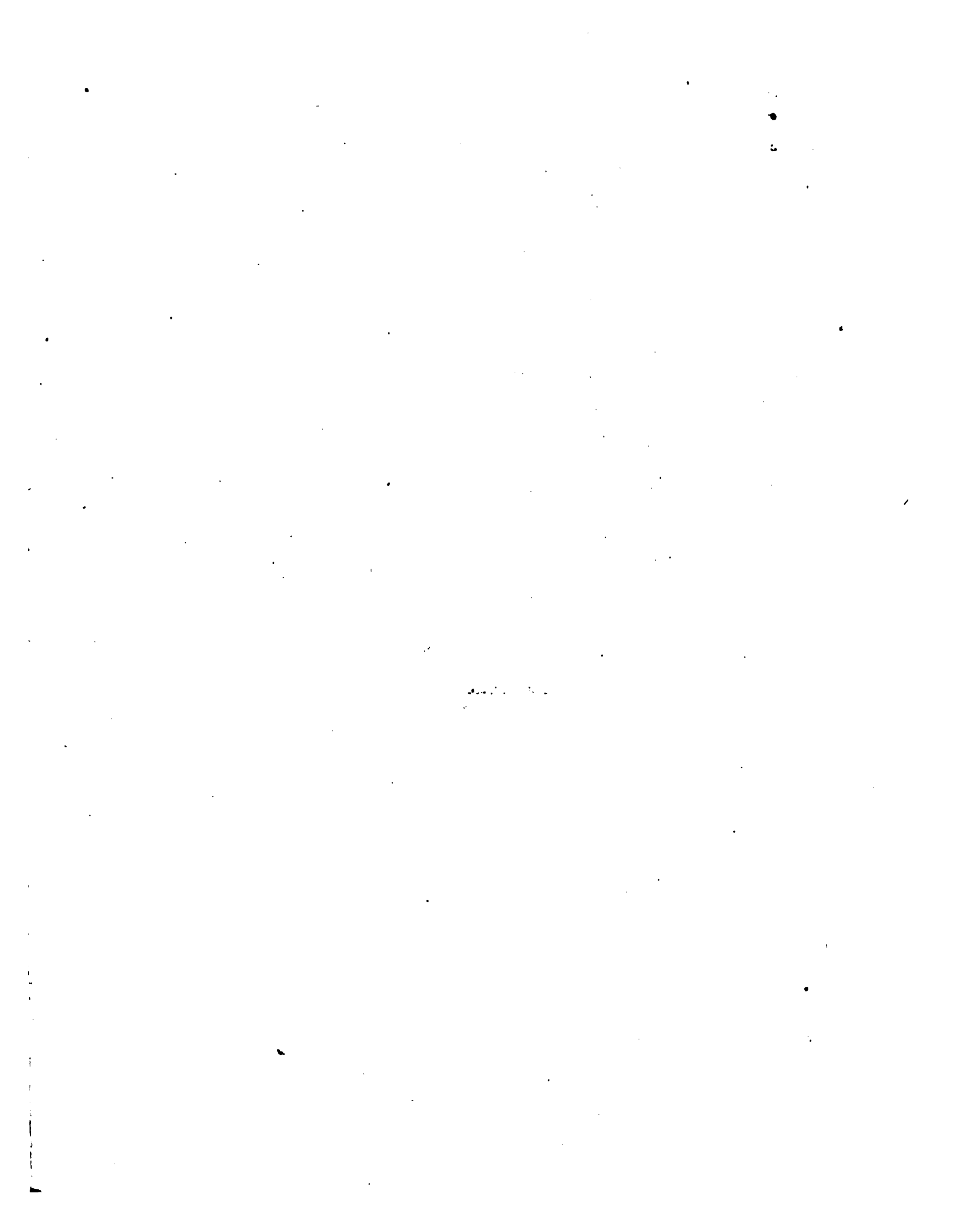
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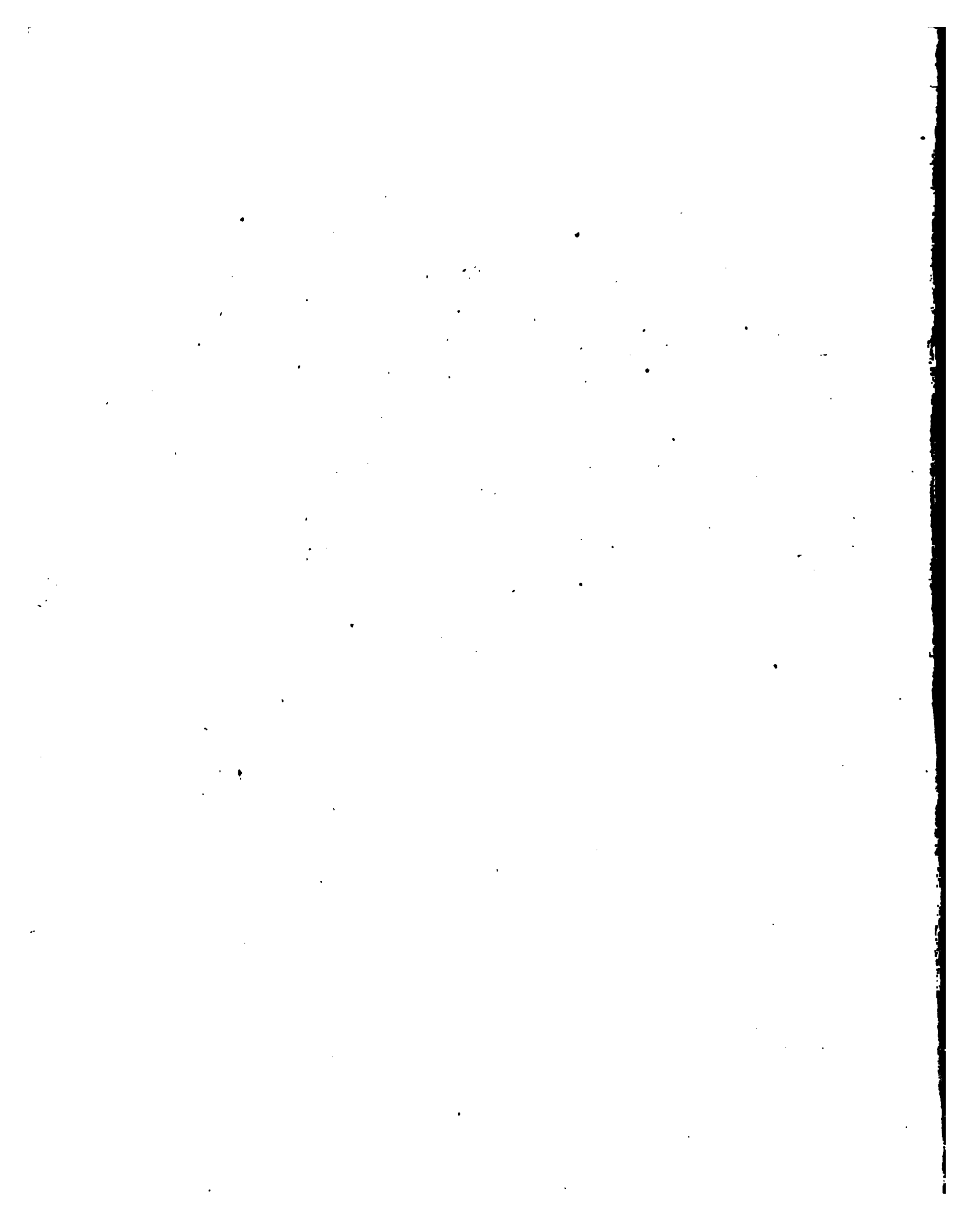


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UNIVERSAL MULTIPLIERS

FOR COMPUTING

INTEREST, SIMPLE AND COMPOUND;

ADAPTED TO THE VARIOUS RATES IN

THE UNITED STATES,

ON A

NEW PLAN;

TO WHICH ARE ADDED,

TABLES OF ANNUITIES AND EXCHANGE.

BY ELIJAH HINSDALE BURRITT, A. M.

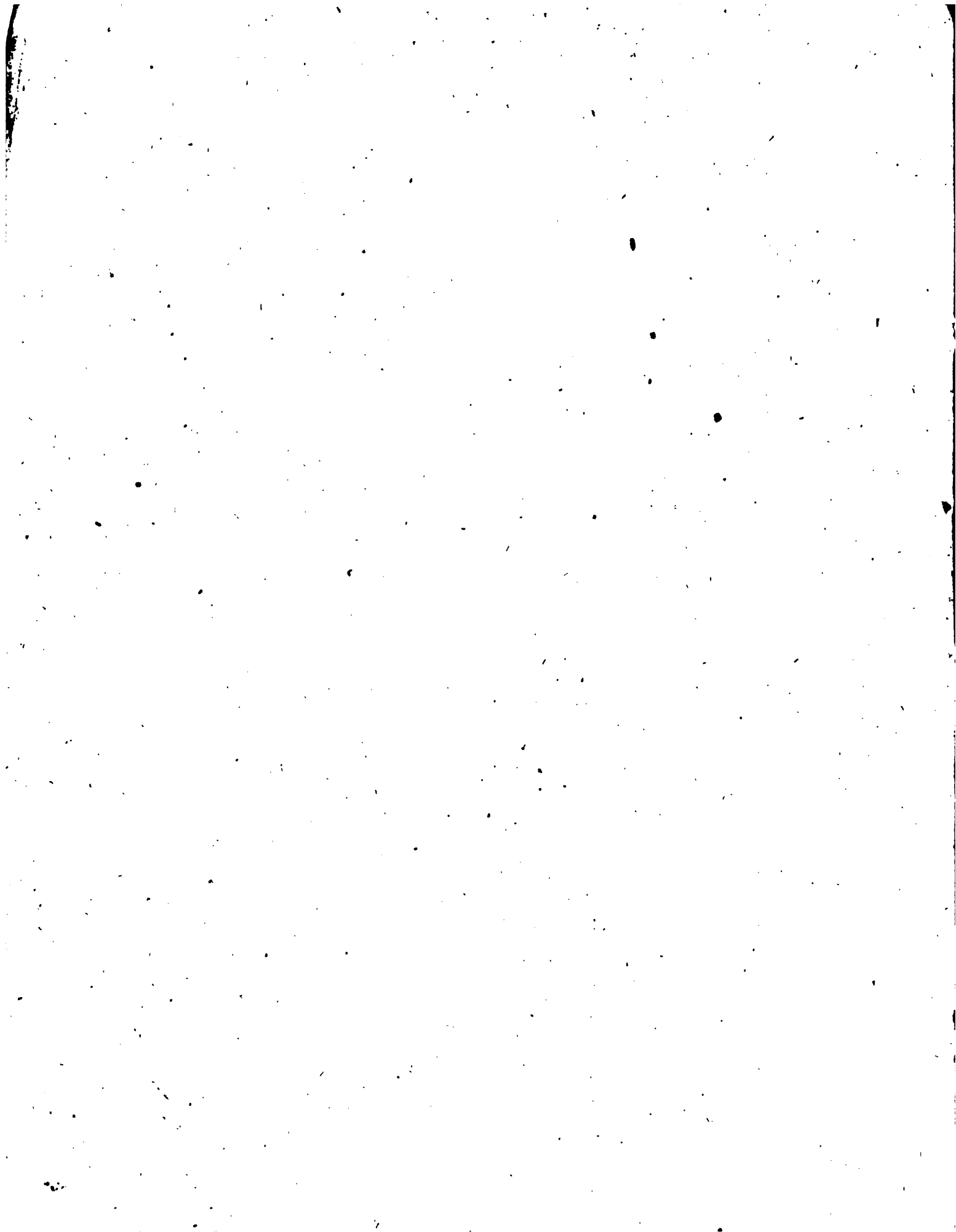
AUTHOR OF LOGARITHMIC ARITHMETIC, ASTRONOMIA, &c.

SECOND STEREOTYPE EDITION.

HARTFORD:

D. F. ROBINSON & CO.

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1890.

*Joseph H. Burritt, of
Cambridge (Class of 1857)*

DISTRICT OF CONNECTICUT, ss.

L. S. BE IT REMEMBERED, That on the twelfth day of July, in the fifty-fifth year of the Independence of the United States of America, ELIJAH H. BURRITT, of the said district, hath deposited in this office the title of a book, the right whereof he claims as Author, in the words following, to wit:

"Burritt's Universal Multipliers, for computing Interest, Simple and Compound: adapted to the various rates in the United States, on a new plan. To which are added, Tables of Annuities and Exchange. By Elijah Hinsdale Burritt, A. M. Author of Logarithmic Arithmetic, Astronomia, &c."

In conformity to the act of Congress of the United States, entitled, "An act for the encouragement of learning, by securing the copies of Maps, Charts, and Books, to the authors and proprietors of such copies, during the times therein mentioned."—And also to an act, entitled, "An act supplementary to an act, entitled, 'An act for the encouragement of learning, by securing the copies of maps, charts, and books, to the authors and proprietors of such copies, during the times therein mentioned,' and extending the benefits thereof to the arts of designing, engraving and etching historical and other prints."

A true copy of record, examined and sealed by me,
CHA'S. A. INGERSOLL, Clerk of the District of Connecticut.

**BURRITT'S
UNIVERSAL MULTIPLIERS,
FOR COMPUTING
BANK INTEREST FOR DAYS,
AT SIX PER CENT.**

RULE.—Multiply the Principal by the number found against the given Days, in this Table.

Day.	Multi- pliers.	Day.	Multi- pliers.	Day.	Multi- pliers.	Day.	Multi- pliers.	Day.	Multi- pliers.	Day.	Multi- pliers.	Day.	Multi- pliers.	Day.	Multi- pliers.	Day.	Multi- pliers.
1	16	42	690	83	1364	124	2038	165	2712	206	3386	247	4060	288	4734	329	5408
2	33	43	707	84	1381	125	2055	166	2729	207	3403	248	4077	289	4751	330	5425
3	49	44	723	85	1397	126	2071	167	2745	208	3419	249	4094	290	4767	331	5441
4	66	45	740	86	1414	127	2088	168	2762	209	3436	250	4110	291	4784	332	5458
5	82	46	756	87	1430	128	2104	169	2778	210	3452	251	4126	292	4800	333	5474
6	99	47	773	88	1447	129	2121	170	2795	211	3469	252	4143	293	4817	334	5491
7	115	48	789	89	1463	130	2137	171	2811	212	3485	253	4159	294	4833	335	5507
8	132	49	806	90	1480	131	2153	172	2827	213	3501	254	4175	295	4850	336	5523
9	148	50	822	91	1496	132	2170	173	2844	214	3518	255	4192	296	4866	337	5540
10	164	51	838	92	1512	133	2186	174	2860	215	3534	256	4208	297	4882	338	5556
11	181	52	855	93	1529	134	2203	175	2877	216	3551	257	4225	298	4899	339	5573
12	197	53	871	94	1545	135	2219	176	2893	217	3567	258	4241	299	4915	340	5589
13	214	54	888	95	1562	136	2236	177	2910	218	3584	259	4258	300	4932	341	5606
14	230	55	904	96	1578	137	2252	178	2926	219	3600	260	4274	301	4948	342	5622
15	247	56	921	97	1595	138	2269	179	2943	220	3617	261	4291	302	4965	343	5639
16	263	57	937	98	1611	139	2285	180	2959	221	3633	262	4307	303	4981	344	5655
17	279	58	953	99	1627	140	2301	181	2975	222	3649	263	4323	304	4997	345	5671
18	296	59	970	100	1644	141	2318	182	2992	223	3666	264	4340	305	5014	346	5688
19	312	60	986	101	1660	142	2334	183	3008	224	3682	265	4356	306	5030	347	5704
20	329	61	1003	102	1677	143	2351	184	3025	225	3699	266	4373	307	5047	348	5721
21	345	62	1019	103	1693	144	2367	185	3041	226	3715	267	4389	308	5063	349	5737
22	362	63	1036	104	1710	145	2384	186	3058	227	3732	268	4406	309	5080	350	5754
23	378	64	1052	105	1726	146	2400	187	3074	228	3748	269	4422	310	5096	351	5770
24	395	65	1069	106	1743	147	2417	188	3091	229	3765	270	4439	311	5113	352	5787
25	411	66	1085	107	1759	148	2433	189	3107	230	3781	271	4455	312	5129	353	5803
26	427	67	1101	108	1775	149	2449	190	3123	231	3797	272	4471	313	5145	354	5819
27	444	68	1118	109	1792	150	2466	191	3140	232	3814	273	4488	314	5162	355	5836
28	460	69	1134	110	1808	151	2482	192	3156	233	3830	274	4504	315	5178	356	5852
29	477	70	1151	111	1825	152	2499	193	3173	234	3847	275	4521	316	5195	357	5869
30	493	71	1167	112	1841	153	2515	194	3189	235	3863	276	4537	317	5211	358	5885
31	510	72	1184	113	1858	154	2532	195	3206	236	3880	277	4554	318	5228	359	5902
32	526	73	1200	114	1874	155	2548	196	3222	237	3896	278	4570	319	5244	360	5918
33	542	74	1216	115	1890	156	2564	197	3238	238	3912	279	4586	320	5260	361	5934
34	559	75	1233	116	1907	157	2581	198	3255	239	3929	280	4603	321	5277	362	5951
35	575	76	1249	117	1923	158	2597	199	3271	240	3945	281	4619	322	5293	363	5967
36	592	77	1266	118	1940	159	2614	200	3288	241	3962	282	4636	323	5310	364	5984
37	608	78	1282	119	1956	160	2630	201	3304	242	3978	283	4652	324	5326	365	6000
38	625	79	1299	120	1973	161	2647	202	3321	243	3995	284	4669	325	5343	366	6016
39	641	80	1315	121	1989	162	2663	203	3337	244	4011	285	4685	326	5359	367	6033
40	658	81	1332	122	2006	163	2680	204	3354	245	4028	286	4702	327	5376	368	6049
41	674	82	1348	122	2022	164	2696	205	3370	246	4044	287	4718	328	5392	369	6066

The MULTIPLIERS in this little TABLE will give the Interest not only on every sum contained in the 365 quarto pages of CHAPMAN'S very valuable Work, but on an unlimited and indefinite number besides!

The standard works, chiefly used in the Banks of this country, are the two volumes, in quarto, by CHAPMAN and ROWLETT. Both of these, according to their different plans, are constructed with surprising correctness and labour. The former, gives the Interest ready calculated, on a large number of sums, from one Dollar upwards, for Days only, from 1 to 365, without regard to months; the latter, gives the Interest ready calculated, on a still greater number of sums, for Years, Months, and Days. A trivial misapprehension prevails as to the comparative accuracy of these two works; but the difference, small as it really is, is referable rather to the mode of their application than to the principles of the tables themselves. The rational and established usage of considering thirty days equal to a month, is supposed, by some, to be productive of an error amounting to five days in a year. But this is a mistake. The exact measure of a month is thirty days and five twelfths; and the interest for the 1st month is put down, in these tables, at precisely this period; for the 2d month, at twice this period; for the 3d month, at three times this period; and so on, up to the twelfth: so that each month, as put down in the tables, is the exact duodecimal of 365 days. The maximum of error, therefore, which can possibly result, in any period of years and months, from Rowlett's Tables, is less than five twelfths of a day; and certainly, therefore, is unworthy of notice. The difficulty of obtaining the same Interest from the tables of Rowlett as from those of Chapman, consists, not in the fault of either, but in the usual inaccuracy of converting the months of the one into the days of the other, thus—If due allowance be made for the five twelfths of a day, over thirty, contained in each month, then two months and twelve days taken from Rowlett, is just equal to seventy-three days taken from Chapman; and the same ratio obtains both for longer and for shorter periods.

P R E F A C E .

THE most suitable apology for offering these Tables to the public is, that they are entirely original, and comprise more, in less space, than any other, for like purposes, that have appeared in this country. A service is rendered to the public when a useful invention, of general requisition, is placed within their reach, at one tenth of its former cost. It is notorious that the common tables of Interest, made sufficiently extensive for general application, become so voluminous and expensive, that they cannot, or will not, be purchased by one in a thousand of those who daily need their help. Such are the Tables of CHAPMAN and ROWLETT:—Large quarto volumes, that have entailed immense labour, and the highest public encomium upon their distinguished authors—works that will long remain a creditable monument of their industry and correctness, but which are, nevertheless, precluded from ordinary use by an expense utterly inconvenient, except to those whose monied interest is itself a fortune. While it is neither hoped nor wished to supplant the use of such canons in the Banks and large Commercial houses of Discount or Exchange in this country, it is the chief object of the author, in presenting the following tables, to furnish every individual in the United States with the means of computing for himself his own interest accounts, *in every possible case*, with a facility and a dispatch unknown to every other mode, and at an expense that shall be wholly unobjectionable and convenient to all. That this desirable object will be attained by means of the rules herewith furnished, it is believed but few will doubt when they shall have proved them. It is one excellence of the following tables, that, FOR ANY PRINCIPAL however large or fractional, which the mind can conceive or express, and FOR ALL PERIODS OF TIME, however complete or broken, the exact interest is always obtained *by one short simple multiplication of only four or five figures*: That is, the simple interest on any amount of dollars and their fractional parts, for any number of years, months and days, is all obtained at once, by a single result. These tables are constructed upon the established principle of accounting each month the duodecimal of a year having three hundred and sixty-five days; and of reckoning each day as the thirtieth part of a month. There is no limit to their applicability, no perplexity of operation, and no inaccuracy in their result. One hundred copies will be given to the person who shall first discover, within the next five years, an error of a unit in their construction.

If it shall be thought any additional evidence of the correctness of these tables, it may be mentioned, that, out of two thousand cases compared with ROWLETT'S, *not one showed a discrepancy of a cent*, nor any part of a cent, except so far as these tables give a greater fractional accuracy than his.

NEW TABLES OF COMPOUND INTEREST, constructed to the same plan, have been also added, and a complete set of Logarithmic Tables, for the same purpose, that nothing should be wanting to constitute this work a universal standard for computing the various rates and denominations of interest throughout the United States.

Hartford, August, 1830.

ADVERTISEMENT TO THE SECOND EDITION.

THE avidity with which the First Edition of these Tables was sought for, the terms of commendation that followed, wherever they have gone, and the unusual rapidity of their sale, are indications of public opinion not altogether unexpected. It is scarcely yet four weeks since the first copy issued from the press, and another edition is called for.

There are no other tables of this kind now before the public, and the opinion of one of the reviews is often repeated, "that nothing, essentially different, can be made, that would answer better in their place;" and that "in publishing them, the author confers a universal benefit upon the commonwealth of Merchants, Mechanics, and Business-men of every denomination;" since it places within the reach and capacity of all, the means of Computing their own Interest Accounts, *in every possible case*, with a facility and a dispatch unknown to every other mode, at barely *one tenth* of the expense of other works less adapted to general usefulness, and constructed only for a single rate.

OF THE TABLES ADDED TO THIS EDITION, THERE IS A SINGLE PAGE WHICH CONTAINS THE ELEMENTS, NOT ONLY FOR EVERY CALCULATION COMPRISED IN THE THREE HUNDRED AND SIXTY FIVE QUARTO PAGES OF MR. CHAPMAN'S CELEBRATED TABLES, BUT OF AN UNLIMITED AND INDEFINITE NUMBER BESIDES. There are others also equally comprehensive and convenient for calculations at Seven and Eight Per Cent. The only *calculation*, necessary, to find the Interest by these, or any of the previous tables, is so short and so very simple, even in the most intricate cases, that scarcely less time would be requisite to search out and sum up the several items answering to complicated or uneven periods, from tables even in which the interest is ready calculated.

September, 1830.

SIMPLE INTEREST.

It is evident that multiplying any given principal by its rate per cent, gives the interest for one year, at that rate; and that multiplying the principal by twice that rate, or by half the rate, gives the interest for two years, or for half a year. Multiplying also by one twelfth, two twelfths, &c. of the rate per cent, must give the interest for months; and these multipliers may be again subdivided into the number of days in each month, until we obtain in this way, a multiplier just as appropriate to every day and month in the year, as the integral rate for one year is to the interest for that period. Or, if we divide the given rate for a year, by 365, we shall have a ratio, equally exact, for one day; and this, being added continually to itself, will give, successively, the proper ratio or multiplier for each day in the year. Such are the multipliers in the following tables. These numbers being permanent values of the time into the rate per cent, apply, without limitation, to every possible sum on which interest can be sought, *at six, seven, and eight per cent*; and, that their accuracy might be unquestionable, they are made to carry out the result to *hundredths of mills*.

GENERAL RULE.

1. Find, at the head of the tables for the given rate, the Months, or the Years and Months, for which the principal has been running at interest, and the odd days, if any, in the outside column, and you will find, opposite the days, in the column of the given months, a number, which, being multiplied into the principal, will give the interest required.

2. When the Principal consists of Dollars and Cents, cut off *four figures* from the right hand of the product for decimals of no value; when it consists of dollars only, cut off *two* for decimals, *one* for mills, *two* for cents, and the rest will be dollars.

EXAMPLE 1. Required the Interest on \$120, for 11 Months and 21 Days, at 6 per cent.

Under 11 months, and against 21 days, find	5850
Multiply this by the Principal,	120
Gives 7 dollars and 2 cents, the answer.	\$7.02,000

EXAMPLE 2. Required the Interest, at 6 per cent, on - - - - - \$325.75
for 1 year, 5 months, and 6 days: Multiply by their tabular number, - - - - - 8600

	195450
	260600
	\$28.0145000

Interest required, is 28 dollars, 1 cent, 4½ mills.

EXAMPLE 3. Required the Interest on \$200, for 3 years, 11 months and 12 days, at 7 per cent.

In the SEVEN PER CENT TABLE for 3 years, under 11 months, and opposite the 12 days, find	27650
Multiply by the Principal,	200
	Answer, \$55.30,000

It is not in the power of numbers, nor in the skill of computation, to make the *calculation* of interest so simple and expeditious, with the same exactness of result, by any other process. By what method, known, or possible, can the interest on any amount of dollars and cents, for years, months, and days, be so readily and so accurately computed, as in the above examples?

EXAMPLE 4. Required the Interest on \$1000, for sixty-three days, at 8 per cent.

Under 2 months, and against 3 days, in the 8 per cent table, find the number,	1400
Multiply this by the Principal,	1000
	Answer, \$14.00000

OF BANK INTEREST.

The United States Bank and its Branches, and all Offices of Discount, individuals and companies, in this country, uniformly compute interest according to the principles of these tables, when the interest required is expressed for months, or is understood for years and months: but, when the interest in question is expressed, specifically, *for days*, as is usual at some of the Banks for short periods, a month is not reckoned as the twelfth part of a year, but the whole time is estimated at so many current days, allowing 365 to the year. To accommodate this mode of reckoning, and provide for every possible case or custom that can lawfully arise, Three New Tables have been added, giving the Bank Interest for days, at six, seven, and eight per cent. The first of these, as has been elsewhere remarked, contains, on a single page, the MULTIPLIERS not only for every calculation comprised in the three hundred and sixty-five quarto pages of Chapman's celebrated tables, but of an unlimited and indefinite number besides. The other two are equally comprehensive for all computations at seven and eight per cent.

TO CALCULATE BANK INTEREST FOR DAYS.

RULE.—Find a Multiplier, corresponding to the given number of Days, from Table II. or IV. as the Rate of Interest may require; multiply this into the Principal, and cut off as directed by the General Rule.

EXAMPLE 1. Required the Bank Interest on \$300, for 98 days, at 6 per cent.

Against 98 days, in Table II, find the number	- - - - -	1611
Multiply this into the Principal,	- - - - -	300
		Answer, \$4.83,300

The Interest on all sums for 98 days at 6 per cent, may be found by multiplying the Principal into 161, instead of 1611, if we add 1 mill to the answer, for every hundred dollars in the Principal: Thus, \$300 multiplied by 161 gives \$4.83. If to this we add 3 mills, we shall have 4 dollars, 83 cents, and 3 mills, as in the example.

EXAMPLE 2. Required the Bank Interest on \$481.50 for 219 days, at 6 per cent: Multiply by

	- - - - -	\$481.50
	- - - - -	3600
		28890
		14445
		Answer, \$17.33,40000

EXAMPLE 3. Required the Bank Interest on \$500, for 63 days, at 7 per cent.

The Multiplier is	- - - - -	1208
Principal,	- - - - -	500
		Answer, \$6.04,000

EXAMPLE 4. The Bank Interest on \$1000, for 183 days, at 8 per cent, is $4011 \times 1000 = \$40.11$. *Ans.*

To Compute Interest for Days, without reference to the tables, allowing 30 to the month, upon the principle of ROWLETT.

6 per cent RULE. Multiply the Principal by the days, and that product by $16\frac{2}{3}$, or divide it by 6.

7 per cent RULE. Multiply the Principal by the days, and that Product by $19\frac{1}{2}$.*

8 per cent RULE. Multiply the Principal by the days, and that Product by 22 $\frac{1}{2}$

To compute Interest for Days, without reference to the Tables, allowing 365 to the year, upon the principle of CHAPMAN.

6 per cent RULE 1. Multiply the principal by the days, and that product by 1644. [This Multiplier gives but one cent too much on 5475.]

RULE 2. Multiply the Principal by the days, divide the product by 6, and deduct $\frac{1}{3}$ of the quotient. [N. B. This is the Rule used in Banks.]

7 per cent RULE. Multiply the Principal by the days, and that Product by 192. [This Multiplier gives one cent too much on 950.]

8 per cent RULE. Multiply the Principal by the days, and that Product by 22. [This Multiplier gives 1 cent too much on 220. If greater accuracy is required, multiply by 219.]

N. B.—Observe, in these cases, if the Principal consists of dollars only, to cut off just as many figures for decimals as there are figures in the Multiplier; if there are cents in the Principal, cut off *two more* than the number of figures in the Multiplier, and the remainder will be the Interest in mills, cents, and dollars.

* This rule gives half a cent. on a hundred dollars, too much. The exact multiplier is $19\frac{1}{2}$. The multipliers in the 6 and 8 per cent. rules, are strictly correct, and give the same result as the tables: they are, in truth, the *integral calculus* of these tables.

EXPLANATION AND USE OF THE TABLES.

CASE II.—Should it be required to compute the Interest for any period beyond the limits of the tables, or for more than six years; find such two or more periods from the tables as, when taken together, will make up the given time, add together their respective numbers, and multiply the principal by this sum, as in other cases: Thus—suppose it were required to know the interest on \$50, for 11 years, 11 months, and 18 days, at 6 per cent. From the page for Five Years, take out 35800, answering to 5 years, 11 months, and 18 days, and to this number, from the same page, add 36000, answering to six years, and their sum, 71000, multiplied by the Principal, \$50, gives the interest required, \$35.90: In the same manner may the tabular numbers be carried to any period of time whatever. It was thought unnecessary, for common use, to extend them beyond six years, since Promissory Notes, at that period, are barred, in some of the States, by the "Statute of Limitation."

EQUATION OF PAYMENTS.

It is often desirable, when several sums are due at different periods, to ascertain the average mean time for the payment of the whole, at once: This is called EQUATION OF PAYMENTS. On Commercial Accounts, where an individual is credited with sundry cash payments, and debited to several bills that have overrun, either in whole or in part, their times of payment, it is often a question of some nicety to determine, precisely, the aggregate mean balance of interest due upon the account up to any given period of settlement: This is called EQUATION OF INTEREST.

CASE I.

TO FIND THE EQUATION OF PAYMENTS.

RULE. When the terms of credit are expressed in *days*, multiply each sum by the number of days at which it becomes due, and divide the sum of all their products by the whole debt; the quotient will be the equated time in days. If the time be expressed in *months*, multiply by the number of months, and proceed in the same manner; the result will be the equated time in months. And in the same way, for *years*.

EXAMPLE. A merchant sells goods to the amount of \$760; of which \$200 are due at 80 days; \$240 at 90 days, and \$320 at 120 days: Required the average mean time for the payment of the whole debt.

\$200	multiplied by	80,	is	16000
\$240	multiplied by	90,	is	21600
\$320	multiplied by	120,	is	38400

Whole debt \$760, by which divide the sum of the products 760)76000(100 days. *Answer.*

CASE II.

TO FIND THE EQUATION OF INTEREST.

RULE. From the aggregate of the whole interest due upon the debits, subtract the aggregate of interest allowable upon all the credits, and the difference will be the balance due.

EXAMPLE. A sells B merchandise as follows, viz.: on the first day of March, a bill of \$320, at three months; on the 15th of April, a bill of \$200, at 4 months; on the 25th of July, a bill of \$180, at 2 months; on the 10th of September, a bill of \$150, as cash; and on the first of October, a bill of \$400, at 6 months.

B, on the other hand, pays A, on each of the four last days mentioned, the sum of \$300: how stands the balance of this account on the first day of January following; allowing interest at 6 per cent?

ACCOUNT.	Drawing Interest.	Multipliers.	multiplied into	Debits.	Interest.	Whole Debt.	CONTRA.	Credits.	Drawing Interest.	is	Whole Credit.
1st Bill,	7 months, 0 days,	3500	multiplied into	\$320,	gives	\$11.20	1st Payment,	\$300,	8 months, 15 days,	is	12.75
2d Bill,	4 months, 15 days,	2250	multiplied into	\$200,	gives	4.50	2d Payment,	\$300,	5 months, 5 days,	is	7.75
3d Bill,	3 months, 5 days,	1683	multiplied into	\$180,	gives	2.85	3d Payment,	\$300,	3 months, 20 days,	is	5.50
4th Bill,	3 months, 20 days,	1833	multiplied into	\$150,	gives	2.75	4th Payment,	\$300,	3 months, 0 days,	is	4.50
						21.30		\$1900,	added to		\$30.50
5th Bill,	3 months, deduct	1500	multiplied into	\$400,	gives	6.00					\$1230.50
				\$1250,	add	\$15.30					
						\$1265.30					
				Deduct the Credit,		1230.50					
				Balance due,		\$34.80					

Answer.

DISCOUNT.

DISCOUNT AND INTEREST are frequently used as convertible terms, to express the same thing; as if the principles of each had a common application, or produced a common result. But this is obviously erroneous. Discount is, properly, an allowance made for the payment of money, *before it becomes due*, or for *advancing* it, on notes, bonds, &c. Interest is a consideration payable only for the use of money, *after it is due*. A sum of money, due at any future period, is certainly worth less at

the present moment, than so much ready money: and this difference is the Discount, which, deducted from the given debt, shows its *present worth*, or such a sum as, if put to interest, would at the end of that period, amount to the sum then due.

RULE 1.—As the Amount of \$100, at the given rate and time: is to the Interest of \$100, at the same rate and time: : so is the given sum: to the Discount. In other words—Multiply the given sum by the *interest* on \$100, for the time, and divide the product by the *amount* of \$100, for the same rate and time; the quotient will be the discount.

EXAMPLE 1.—What sum ought to be discounted from \$400, due 3 years, 11 months, and 6 days hence, at 6 per cent. per annum, for ready payment?

The interest on \$100, for this time, is \$23.60; and the amount \$123.60; then by the rule,
\$123.60 : is to \$23.60 : : as \$400 : is to 76.38, the Discount.*

Subtract the discount from the given sum, and the remainder is the PRESENT WORTH.

Or say—As the amount of \$100 : is to \$100 : : so is the given sum : to the present worth.

Thus : As \$123.60 : \$100 : : \$400 : \$323.62 the answer.

EXAMPLE II.—If a Note for \$600, payable at 3 months, and drawing interest at 6 per cent. be cashed at Bank, what discount is the Bank entitled to? Answer, \$8.87.†

COMPOUND INTEREST.

MONEY is reckoned at Compound Interest, when the amount of principal and interest for the first year, is made the principal for the second; and the amount of the second year, is made the principal for the third year; and so on, to the end of the period for which such interest is sought. It differs from Simple Interest, inasmuch as its successive yearly amounts constitute a series of terms in a geometrical progression; while those of the latter, advance only by an arithmetical ratio. Hence, the rapid increase of interest upon interest, for long periods of time. The simple interest on one cent, for five hundred years, is but *thirty cents*; while the same fraction, at compound interest, would amount to *forty-five thousand millions*. Whatever usage the judicial power of the country may ordain on this subject, many will deem it equitable to give, and to require, a consideration for the use of money, after it becomes due, as well for interest, as for principal.

The practice of finding the amount of the given principal for *one year*, and taking its aliquot parts for months and days, is incorrect. Aside from Logarithms, aliquot parts have nothing to do in the calculations of compound interest. The amount of \$1, for 1 year at 6 per cent, is \$1.06: For 1 year and 6 months, it is not \$1.09; but \$1.09133678, &c. The simple interest on \$1, for one day, is the 365th part of \$0.06, or \$0.00016438, &c.; while its amount, for one day, at compound interest, is the *Three hundred and sixty-fifth root* of \$1.06, or \$1.000159653587453, &c. To construct a table, then, which shall give the exact amount for days, from one to 365, it is necessary, first, to find the 365th root of the amount for one year, and then involve this 365th root in itself again, as many times as there are days in the year. The products arising from these several progressive involutions will be the proper amounts for each successive day respectively. After this manner were the following Tables of Compound Interest calculated *twice*, with incredible labour and fidelity.

PROBLEM I.

To find the Amount of any given Principal, at Compound Interest, for Years, Months, and Days, at 6 per cent.; allowing 30 days to the month.

RULE.—Under the months, and against the days, take out the number in Table VI, and multiply it by the number found against the years, in Table IX, then multiply this product by the given principal, and the last result will be the amount required.

From the amount, subtract the principal, and the remainder will be the Interest.

EXAMPLE 1. Required the amount of \$100, for 7 Years, 9 Months, and 18 Days, at 6 per cent. Compound Interest.

Under 9 months, and against 18 days, in Table VI, find the number, 1.047703

Also, from Table IX, take the corresponding number for 7 years, and multiply. 1.50363

1.57535766189

Multiply this by the given Principal, 100

Gives \$157.53,5+ The Answer, \$157.53576618900

* The Interest on \$400, for the same rate and time, is \$94.40.

† The Interest on \$600, for the same time, is \$9; and this is uniformly claimed by the Banks.

EXPLANATION AND USE OF THE TABLES.

N. B.—To know where to place the decimal point in the answer; count off from the right hand, just as many figures as there are on the right of the point in each of the tabular numbers taken together, besides those in the principal, if any, (for cents, &c.)—The figures thus separated on the left, will represent *Dollars*, and those on the right of the decimal point, *Cents, Mills, &c.*

EXAMPLE 2. Required the Amount of \$587.83, for 4 Years, 7 Months, and 15 Days, at 6 per cent, Compound Interest.

Tabular number for 7 months and 15 days from Table VI,	1.037078
do. do. for 4 years, from Table VIII,	1.26248
Multiplied together, gives	<u>1.30929023344</u>
Which multiply by the principal,	587.83
Gives \$769.64.	Amount required, <u>\$769.6400779230352</u>

In this example, there are eleven figures in the right hand period of the two tabular numbers first multiplied together, which, with the two, for cents, in the principal, make thirteen; the number of figures to be counted off on the right for the place of the decimal point.

When the Principal is less than \$100, it will be sufficiently exact, and save some labour, to use only the first four figures on the right of the decimal point in these tabular numbers; provided the fourth figure from the point is made one larger, when the remainder exceeds 5, or 50. Thus:

EXAMPLE 3. Suppose it were required to find the amount of \$100, at the same rate and time, as in the last example; using only four of the decimal figures in the table.

Set down	1.0371	for 7 months and 15 days, instead of	1.037078
And	1.2625	for 4 years, instead of	1.26248
	<u>1.30933875</u>	product of each,	<u>1.30929023344</u>
	100	multiply both by principal,	100
	<u>\$130.93,387500</u>	Answers	<u>\$130.92902334400</u>
	130.92,902334400		
	<u>\$000.00,485165</u>	The difference of which, is less than half a cent.	

PROBLEM II

To find the Amount of any given Principal at Five, Six, Seven, or Eight per cent., Compound Interest, for Years, Months and Days; or for either of these periods, allowing 365 days to the year.

RULE. Find from Tables VII, VIII, and IX, or from either, as the case requires, the numbers corresponding to the different portions of time, under the given rate; multiply these together, and their product by the principal; the last result will be the amount required.

EXAMPLE 4. Required, the amount of \$400, for 22 Years, 2 Months, and 6 Days, at 7 per cent, Compound Interest.

At these Rates per cent	Sim. in. Doubles in Yrs.	Com. Int. Doubles in Years.
3	33½	23.4496
4	25	17.6730
5	20	14.2067
6	16½	11.8959
7	14½	10.2448
8	12½	9.0065
9	11½	8.0432
10	10	7.2725

Tabular number for 6 days, from Table VII,	1.001150
Do. do. for 2 months, from Table VIII,	1.011340
	<u>1.012503041000</u>
Multiply this by tabular number for 22 years, from Table IX.	4.43040
	<u>4.48579347284640000</u>
Multiply by the principal	400
Answer. \$1794.31,7+	Amount, <u>\$1794.31,738913856000000</u>
Subtract the Principal,	400
Gives the Interest,	<u>\$1394.31+</u>

DISCOUNT AT COMPOUND INTEREST.

RULE. Find the product of the tabular numbers answering to the given time, according to the Rule under Prob. II.; divide the given principal or debt by the product, and the quotient will be the *Present Worth*; which, deduct from the principal, and you have the *Discount*.

EXAMPLE 1. What allowance should be made for the ready payment of \$400, due 22 Years, 2 Months, and 6 Days hence, at 7 per cent. Compound Interest.

The product of the tabular numbers, corresponding to the time, may be taken from the above example.

Product.	Principal.	Present Worth	Principal.	Discount.	Answer.
4.4858	400.0000	(89.17,	taken from \$400,	gives \$310.83.	Answer.

COMPOUND INTEREST BY LOGARITHMS.

EXCEPT in high powers and roots, there are but few problems in Arithmetic in which the astonishing facilities of Logarithms are so happily perceived and illustrated, as in the calculations of Compound Interest. By means of these artificial numbers, the tedious process of continued multiplication is saved, and the whole calculation reduced to simple addition.

RULE.

To the Logarithm of the Principal, found in any common Table, add the Logarithm of the years, months, and days, from Table XIII., and the sum will be the Logarithm of the amount required.

EXAMPLE 1. Required the amount of \$100, for 7 years, 9 months, and 25 days, at 5 per cent.

Logarithm of the Principal,	100	is	2.000000
Logarithm of the given years,	7	is	0.1483251
Logarithm of " months,	9	is	0.0158920
Logarithm of " days,	25	is	0.0014513

The number answering to this sum is \$146.44. *Ans.* 2.1656684

NOTE. It would be quite irrelevant to the design of this work, to go into a laboured exposition of the general properties and construction of Logarithms. Those who are versant in them, require no such information; and those who do, would need a more ample investigation of their attributes, than these limits permit. To such, it must now suffice to observe, that they are a system of numbers, as essential in Mathematics as the needle is to Navigation—much easier used than explained, and far more readily copied than constructed.

For a familiar exposition of their properties and construction, reference may be had to LOGARITHMIC ARITHMETIC, by the Author of the present work; also to Hutton, Day, and others. Table XIII., at the close of this work, was computed in the following manner. First: find the 365th root of \$1.05, \$1.06, \$1.07, and \$1.08, for the several Amounts of one Dollar, for one day, at 5, 6, 7, and 8 per cent.; thus:

$\sqrt[365]{1.05} = \log. 0.02118929906993807279 + 365 = 0.00005805287416421390 \log. \text{am't. 1 day}; \times 365 = 0.00176577492249492250 \log. \text{amt. 1 mo.}$
 $\sqrt[365]{1.06} = \log. 0.02530586526477024084 + 365 = 0.00006933086373909556 \log. \text{am't. 1 day}; \times 365 = 0.00210882210539752007 \log. \text{amt. 1 mo.}$
 $\sqrt[365]{1.07} = \log. 0.02938377768520964083 + 365 = 0.00008050350050742367 \log. \text{am't. 1 day}; \times 365 = 0.00244864814043413674 \log. \text{amt. 1 mo.}$
 $\sqrt[365]{1.08} = \log. 0.03342375548694970231 + 365 = 0.00009157193284095810 \log. \text{am't. 1 day}; \times 365 = 0.00278531295724580853 \log. \text{amt. 1 mo.}$

Having thus found the Logarithms of the amount for one day, one month, one year, &c., at the given rate, the series is continued by simply multiplying these Logarithms by 1, 2, 3, 4, &c., up to any number of days, months, or years, that may be desired. There is no degree of accuracy, however, in common practice, that can require more than the first seven of these decimal figures, as put down in Table XIII. Tables VII., VIII., and IX., contain the Natural Numbers answering to the Logarithms in Table XIII. It is well known that the addition of the latter produces the same result as the continued multiplication of the former. Hence, their surprising advantage, where they can be thus applied, over every other mode of calculation. This is apparent from the facility with which the 365th root of the foregoing yearly amounts was extracted; since the whole process consists in merely dividing their Logarithms by 365!

CALENDAR I.

Showing the number of Days from January 1st to any other Day in the Year.

Day of Mo.	Jan.	Feb.	March.	April.	May.	June.	July.	Aug.	Sept.	Oct.	Nov.	Dec.
1	0	31	59	90	120	151	181	212	243	273	304	334
2	1	32	60	91	121	152	182	213	244	274	305	335
3	2	33	61	92	122	153	183	214	245	275	306	336
4	3	34	62	93	123	154	184	215	246	276	307	337
5	4	35	63	94	124	155	185	216	247	277	308	338
6	5	36	64	95	125	156	186	217	248	278	309	339
7	6	37	65	96	126	157	187	218	249	279	310	340
8	7	38	66	97	127	158	188	219	250	280	311	341
9	8	39	67	98	128	159	189	220	251	281	312	342
10	9	40	68	99	129	160	190	221	252	282	313	343
11	10	41	69	100	130	161	191	222	253	283	314	344
12	11	42	70	101	131	162	192	223	254	284	315	345
13	12	43	71	102	132	163	193	224	255	285	316	346
14	13	44	72	103	133	164	194	225	256	286	317	347
15	14	45	73	104	134	165	195	226	257	287	318	348
16	15	46	74	105	135	166	196	227	258	288	319	349
17	16	47	75	106	136	167	197	228	259	289	320	350
18	17	48	76	107	137	168	198	229	260	290	321	351
19	18	49	77	108	138	169	199	230	261	291	322	352
20	19	50	78	109	139	170	200	231	262	292	323	353
21	20	51	79	110	140	171	201	232	263	293	324	354
22	21	52	80	111	141	172	202	233	264	294	325	355
23	22	53	81	112	142	173	203	234	265	295	326	356
24	23	54	82	113	143	174	204	235	266	296	327	357
25	24	55	83	114	144	175	205	236	267	297	328	358
26	25	56	84	115	145	176	206	237	268	298	329	359
27	26	57	85	116	146	177	207	238	269	299	330	360
28	27	58	86	117	147	178	208	239	270	300	331	361
29	28		87	118	148	179	209	240	271	301	332	362
30	29		88	119	149	180	210	241	272	302	333	363
31	30		89		150	181	211	242		303		364

CALENDAR II.

Showing the number of Days from any one day in a given Month, to the same Day in any other Month. Very useful in Banking business.

Month	Day	to											
		Jan.	Feb.	Mar.	Apr.	May.	June.	July.	Aug.	Sept.	Oct.	Nov.	Dec.
January	1st	365	31	59	90	120	151	181	212	243	273	304	334
	2nd	364	30	58	89	119	150	180	211	242	272	303	333
February	1st	334	365	28	59	89	120	150	181	212	242	273	303
	2nd	333	364	27	58	88	119	149	180	211	241	272	302
March	1st	306	337	365	31	61	92	122	153	183	214	245	275
	2nd	305	336	364	30	60	91	121	152	182	213	244	274
April	1st	275	306	334	365	30	61	91	122	153	183	214	244
	2nd	274	305	333	364	29	60	90	121	152	182	213	243
May	1st	245	276	304	335	365	31	61	92	123	153	184	214
	2nd	244	275	303	334	364	30	60	91	122	152	183	213
June	1st	214	245	273	304	334	365	30	61	92	122	153	183
	2nd	213	244	272	303	333	364	29	60	91	121	152	182
July	1st	184	215	243	274	304	335	365	31	62	92	123	153
	2nd	183	214	242	273	303	334	364	30	61	91	122	152
August	1st	153	184	212	243	273	304	334	365	31	61	92	122
	2nd	152	183	211	242	272	303	333	364	30	60	91	121
September	1st	122	153	181	212	242	273	303	334	365	30	61	91
	2nd	121	152	180	211	241	272	302	333	364	29	60	90
October	1st	92	123	151	182	212	243	273	304	335	365	31	61
	2nd	91	122	150	181	211	242	272	303	334	364	30	60
November	1st	61	92	120	151	181	212	242	273	304	334	365	30
	2nd	60	91	119	150	180	211	241	272	303	333	364	29
December	1st	31	62	90	121	151	182	212	243	274	304	335	365
	2nd	30	61	89	120	150	181	211	242	273	303	334	364

Use of Calendar II.—Against the commencing month, in the left hand column, and under the ending one, at top, you will find the required number. Thus: From any day in May, to the same day in September, is 123.

Calendar I.—The above table shows the number of days from the first of January to any given day in the year. Thus, to find the number of days from January 1st to Aug. 17th, under the given month August, and in the same horizontal line with the day of the month, the required number, 228, will be found. The number of days between any two days given on the 9th of May, when will it be due? To the number corresponding to May 9, viz. 128, add 60, which makes 188—find this number in the table, and corresponding with this will be the month and day on which the note becomes due, viz. July 8. But if the sum should be more than 365, subtract 365 from it, and find the remainder in the table, the month and day answering thereto will be for the following year. Thus, if the note had been dated November 19th, add 60 to 322, the sum is 382; from this take 365; and the remainder, 17, will correspond to January 15 the time required. * In Leap Years, after February, add 1 day.

given dates may be found thus: from the number of the table corresponding to the latter date, subtract that corresponding to the former date. For example, what number of days is there from March 9th to June 20th. The number for June 20th is 170—that for March 9th is 67; the difference, 103, is the number of days required. If a note at 60 days be given on the 9th of May, when will it be due? To the number corresponding to May 9, viz. 128, add 60, which makes 188—find this number in the table, and corresponding with this will be the month and day on which the note becomes due, viz. July 8. But if the sum should be more than 365, subtract 365 from it, and find the remainder in the table, the month and day answering thereto will be for the following year. Thus, if the note had been dated November 19th, add 60 to 322, the sum is 382; from this take 365; and the remainder, 17, will correspond to January 15 the time required. * In Leap Years, after February, add 1 day.

SIMPLE INTEREST.**6 PER CENT.**

MONTHS.													[At 6 per cent.]
Days	0	1	2	3	4	5	6	7	8	9	10	11	Days
	Months.	Month.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	
0	00	500	1000	1500	2000	2500	3000	3500	4000	4500	5000	5500	0
1	17	517	1017	1517	2017	2517	3017	3517	4017	4517	5017	5517	1
2	33	533	1033	1533	2033	2533	3033	3533	4033	4533	5033	5533	2
3	50	550	1050	1550	2050	2550	3050	3550	4050	4550	5050	5550	3
4	67	567	1067	1567	2067	2567	3067	3567	4067	4567	5067	5567	4
5	83	583	1083	1583	2083	2583	3083	3583	4083	4583	5083	5583	5
6	100	600	1100	1600	2100	2600	3100	3600	4100	4600	5100	5600	6
7	117	617	1117	1617	2117	2617	3117	3617	4117	4617	5117	5617	7
8	133	633	1133	1633	2133	2633	3133	3633	4133	4633	5133	5633	8
9	150	650	1150	1650	2150	2650	3150	3650	4150	4650	5150	5650	9
10	167	667	1167	1667	2167	2667	3167	3667	4167	4667	5167	5667	10
11	183	683	1183	1683	2183	2683	3183	3683	4183	4683	5183	5683	11
12	200	700	1200	1700	2200	2700	3200	3700	4200	4700	5200	5700	12
13	217	717	1217	1717	2217	2717	3217	3717	4217	4717	5217	5717	13
14	233	733	1233	1733	2233	2733	3233	3733	4233	4733	5233	5733	14
15	250	750	1250	1750	2250	2750	3250	3750	4250	4750	5250	5750	15
16	267	767	1267	1767	2267	2767	3267	3767	4267	4767	5267	5767	16
17	283	783	1283	1783	2283	2783	3283	3783	4283	4783	5283	5783	17
18	300	800	1300	1800	2300	2800	3300	3800	4300	4800	5300	5800	18
19	317	817	1317	1817	2317	2817	3317	3817	4317	4817	5317	5817	19
20	333	833	1333	1833	2333	2833	3333	3833	4333	4833	5333	5833	20
21	350	850	1350	1850	2350	2850	3350	3850	4350	4850	5350	5850	21
22	367	867	1367	1867	2367	2867	3367	3867	4367	4867	5367	5867	22
23	383	883	1383	1883	2383	2883	3383	3883	4383	4883	5383	5883	23
24	400	900	1400	1900	2400	2900	3400	3900	4400	4900	5400	5900	24
25	417	917	1417	1917	2417	2917	3417	3917	4417	4917	5417	5917	25
26	433	933	1433	1933	2433	2933	3433	3933	4433	4933	5433	5933	26
27	450	950	1450	1950	2450	2950	3450	3950	4450	4950	5450	5950	27
28	467	967	1467	1967	2467	2967	3467	3967	4467	4967	5467	5967	28
29	483	983	1483	1983	2483	2983	3483	3983	4483	4983	5483	5983	29
30	500	1000	1500	2000	2500	3000	3500	4000	4500	5000	5500	6000	30

SIMPLE INTEREST.

6 PER CENT.

ONE YEAR.													
[6 per cent.]													
Days	0	1	2	3	4	5	6	7	8	9	10	11	Days
	Months.	Month.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	
0	6000	6500	7000	7500	8000	8500	9000	9500	10000	10500	11000	11500	0
1	6017	6517	7017	7517	8017	8517	9017	9517	10017	10517	11017	11517	1
2	6033	6533	7033	7533	8033	8533	9033	9533	10033	10533	11033	11533	2
3	6050	6550	7050	7550	8050	8550	9050	9550	10050	10550	11050	11550	3
4	6067	6567	7067	7567	8067	8567	9067	9567	10067	10567	11067	11567	4
5	6083	6583	7083	7583	8083	8583	9083	9583	10083	10583	11083	11583	5
6	6100	6600	7100	7600	8100	8600	9100	9600	10100	10600	11100	11600	6
7	6117	6617	7117	7617	8117	8617	9117	9617	10117	10617	11117	11617	7
8	6133	6633	7133	7633	8133	8633	9133	9633	10133	10633	11133	11633	8
9	6150	6650	7150	7650	8150	8650	9150	9650	10150	10650	11150	11650	9
10	6167	6667	7167	7667	8167	8667	9167	9667	10167	10667	11167	11667	10
11	6183	6683	7183	7683	8183	8683	9183	9683	10183	10683	11183	11683	11
12	6200	6700	7200	7700	8200	8700	9200	9700	10200	10700	11200	11700	12
13	6217	6717	7217	7717	8217	8717	9217	9717	10217	10717	11217	11717	13
14	6233	6733	7233	7733	8233	8733	9233	9733	10233	10733	11233	11733	14
15	6250	6750	7250	7750	8250	8750	9250	9750	10250	10750	11250	11750	15
16	6267	6767	7267	7767	8267	8767	9267	9767	10267	10767	11267	11767	16
17	6283	6783	7283	7783	8283	8783	9283	9783	10283	10783	11283	11783	17
18	6300	6800	7300	7800	8300	8800	9300	9800	10300	10800	11300	11800	18
19	6317	6817	7317	7817	8317	8817	9317	9817	10317	10817	11317	11817	19
20	6333	6833	7333	7833	8333	8833	9333	9833	10333	10833	11333	11833	20
21	6350	6850	7350	7850	8350	8850	9350	9850	10350	10850	11350	11850	21
22	6367	6867	7367	7867	8367	8867	9367	9867	10367	10867	11367	11867	22
23	6383	6883	7383	7883	8383	8883	9383	9883	10383	10883	11383	11883	23
24	6400	6900	7400	7900	8400	8900	9400	9900	10400	10900	11400	11900	24
25	6417	6917	7417	7917	8417	8917	9417	9917	10417	10917	11417	11917	25
26	6433	6933	7433	7933	8433	8933	9433	9933	10433	10933	11433	11933	26
27	6450	6950	7450	7950	8450	8950	9450	9950	10450	10950	11450	11950	27
28	6467	6967	7467	7967	8467	8967	9467	9967	10467	10967	11467	11967	28
29	6483	6983	7483	7983	8483	8983	9483	9983	10483	10983	11483	11983	29
30	6500	7000	7500	8000	8500	9000	9500	10000	10500	11000	11500	12000	30

SIMPLE INTEREST.**6 PER CENT.**

TWO YEARS.													[6 per cent.]
Days.	0	1	2	3	4	5	6	7	8	9	10	11	Days.
	Months.	Month.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	
0	12000	12500	13000	13500	14000	14500	15000	15500	16000	16500	17000	17500	0
1	12017	12517	13017	13517	14017	14517	15017	15517	16017	16517	17017	17517	1
2	12033	12533	13033	13533	14033	14533	15033	15533	16033	16533	17033	17533	2
3	12050	12550	13050	13550	14050	14550	15050	15550	16050	16550	17050	17550	3
4	12067	12567	13067	13567	14067	14567	15067	15567	16067	16567	17067	17567	4
5	12083	12583	13083	13583	14083	14583	15083	15583	16083	16583	17083	17583	5
6	12100	12600	13100	13600	14100	14600	15100	15600	16100	16600	17100	17600	6
7	12117	12617	13117	13617	14117	14617	15117	15617	16117	16617	17117	17617	7
8	12133	12633	13133	13633	14133	14633	15133	15633	16133	16633	17133	17633	8
9	12150	12650	13150	13650	14150	14650	15150	15650	16150	16650	17150	17650	9
10	12167	12667	13167	13667	14167	14667	15167	15667	16167	16667	17167	17667	10
11	12183	12683	13183	13683	14183	14683	15183	15683	16183	16683	17183	17683	11
12	12200	12700	13200	13700	14200	14700	15200	15700	16200	16700	17200	17700	12
13	12217	12717	13217	13717	14217	14717	15217	15717	16217	16717	17217	17717	13
14	12233	12733	13233	13733	14233	14733	15233	15733	16233	16733	17233	17733	14
15	12250	12750	13250	13750	14250	14750	15250	15750	16250	16750	17250	17750	15
16	12267	12767	13267	13767	14267	14767	15267	15767	16267	16767	17267	17767	16
17	12283	12783	13283	13783	14283	14783	15283	15783	16283	16783	17283	17783	17
18	12300	12800	13300	13800	14300	14800	15300	15800	16300	16800	17300	17800	18
19	12317	12817	13317	13817	14317	14817	15317	15817	16317	16817	17317	17817	19
20	12333	12833	13333	13833	14333	14833	15333	15833	16333	16833	17333	17833	20
21	12350	12850	13350	13850	14350	14850	15350	15850	16350	16850	17350	17850	21
22	12367	12867	13367	13867	14367	14867	15367	15867	16367	16867	17367	17867	22
23	12383	12883	13383	13883	14383	14883	15383	15883	16383	16883	17383	17883	23
24	12400	12900	13400	13900	14400	14900	15400	15900	16400	16900	17400	17900	24
25	12417	12917	13417	13917	14417	14917	15417	15917	16417	16917	17417	17917	25
26	12433	12933	13433	13933	14433	14933	15433	15933	16433	16933	17433	17933	26
27	12450	12950	13450	13950	14450	14950	15450	15950	16450	16950	17450	17950	27
28	12467	12967	13467	13967	14467	14967	15467	15967	16467	16967	17467	17967	28
29	12483	12983	13483	13983	14483	14983	15483	15983	16483	16983	17483	17983	29
30	12500	13000	13500	14000	14500	15000	15500	16000	16500	17000	17500	18000	30

SIMPLE INTEREST.

6 PER CENT.

THREE YEARS.													[6 per cent.]
Days.	0	1	2	3	4	5	6	7	8	9	10	11	Days.
	Months.	Month.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	
0	18000	18500	19000	19500	20000	20500	21000	21500	22000	22500	23000	23500	0
1	18017	18517	19017	19517	20017	20517	21017	21517	22017	22517	23017	23517	1
2	18033	18533	19033	19533	20033	20533	21033	21533	22033	22533	23033	23533	2
3	18050	18550	19050	19550	20050	20550	21050	21550	22050	22550	23050	23550	3
4	18067	18567	19067	19567	20067	20567	21067	21567	22067	22567	23067	23567	4
5	18083	18583	19083	19583	20083	20583	21083	21583	22083	22583	23083	23583	5
6	18100	18600	19100	19600	20100	20600	21100	21600	22100	22600	23100	23600	6
7	18117	18617	19117	19617	20117	20617	21117	21617	22117	22617	23117	23617	7
8	18133	18633	19133	19633	20133	20633	21133	21633	22133	22633	23133	23633	8
9	18150	18650	19150	19650	20150	20650	21150	21650	22150	22650	23150	23650	9
10	18167	18667	19167	19667	20167	20667	21167	21667	22167	22667	23167	23667	10
11	18183	18683	19183	19683	20183	20683	21183	21683	22183	22683	23183	23683	11
12	18200	18700	19200	19700	20200	20700	21200	21700	22200	22700	23200	23700	12
13	18217	18717	19217	19717	20217	20717	21217	21717	22217	22717	23217	23717	13
14	18233	18733	19233	19733	20233	20733	21233	21733	22233	22733	23233	23733	14
15	18250	18750	19250	19750	20250	20750	21250	21750	22250	22750	23250	23750	15
16	18267	18767	19267	19767	20267	20767	21267	21767	22267	22767	23267	23767	16
17	18283	18783	19283	19783	20283	20783	21283	21783	22283	22783	23283	23783	17
18	18300	18800	19300	19800	20300	20800	21300	21800	22300	22800	23300	23800	18
19	18317	18817	19317	19817	20317	20817	21317	21817	22317	22817	23317	23817	19
20	18333	18833	19333	19833	20333	20833	21333	21833	22333	22833	23333	23833	20
21	18350	18850	19350	19850	20350	20850	21350	21850	22350	22850	23350	23850	21
22	18367	18867	19367	19867	20367	20867	21367	21867	22367	22867	23367	23867	22
23	18383	18883	19383	19883	20383	20883	21383	21883	22383	22883	23383	23883	23
24	18400	18900	19400	19900	20400	20900	21400	21900	22400	22900	23400	23900	24
25	18417	18917	19417	19917	20417	20917	21417	21917	22417	22917	23417	23917	25
26	18433	18933	19433	19933	20433	20933	21433	21933	22433	22933	23433	23933	26
27	18450	18950	19450	19950	20450	20950	21450	21950	22450	22950	23450	23950	27
28	18467	18967	19467	19967	20467	20967	21467	21967	22467	22967	23467	23967	28
29	18483	18983	19483	19983	20483	20983	21483	21983	22483	22983	23483	23983	29
30	18500	19000	19500	20000	20500	21000	21500	22000	22500	23000	23500	24000	30

SIMPLE INTEREST.

6 PER CENT.

FOUR YEARS.													[6 per cent.]
Days.	0	1	2	3	4	5	6	7	8	9	10	11	Days.
	Months.	Month.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	
0	24000	24500	25000	25500	26000	26500	27000	27500	28000	28500	29000	29500	0
1	24017	24517	25017	25517	26017	26517	27017	27517	28017	28517	29017	29517	1
2	24033	24533	25033	25533	26033	26533	27033	27533	28033	28533	29033	29533	2
3	24050	24550	25050	25550	26050	26550	27050	27550	28050	28550	29050	29550	3
4	24067	24567	25067	25567	26067	26567	27067	27567	28067	28567	29067	29567	4
5	24083	24583	25083	25583	26083	26583	27083	27583	28083	28583	29083	29583	5
6	24100	24600	25100	25600	26100	26600	27100	27600	28100	28600	29100	29600	6
7	24117	24617	25117	25617	26117	26617	27117	27617	28117	28617	29117	29617	7
8	24133	24633	25133	25633	26133	26633	27133	27633	28133	28633	29133	29633	8
9	24150	24650	25150	25650	26150	26650	27150	27650	28150	28650	29150	29650	9
10	24167	24667	25167	25667	26167	26667	27167	27667	28167	28667	29167	29667	10
11	24183	24683	25183	25683	26183	26683	27183	27683	28183	28683	29183	29683	11
12	24200	24700	25200	25700	26200	26700	27200	27700	28200	28700	29200	29700	12
13	24217	24717	25217	25717	26217	26717	27217	27717	28217	28717	29217	29717	13
14	24233	24733	25233	25733	26233	26733	27233	27733	28233	28733	29233	29733	14
15	24250	24750	25250	25750	26250	26750	27250	27750	28250	28750	29250	29750	15
16	24267	24767	25267	25767	26267	26767	27267	27767	28267	28767	29267	29767	16
17	24283	24783	25283	25783	26283	26783	27283	27783	28283	28783	29283	29783	17
18	24300	24800	25300	25800	26300	26800	27300	27800	28300	28800	29300	29800	18
19	24317	24817	25317	25817	26317	26817	27317	27817	28317	28817	29317	29817	19
20	24333	24833	25333	25833	26333	26833	27333	27833	28333	28833	29333	29833	20
21	24350	24850	25350	25850	26350	26850	27350	27850	28350	28850	29350	29850	21
22	24367	24867	25367	25867	26367	26867	27367	27867	28367	28867	29367	29867	22
23	24383	24883	25383	25883	26383	26883	27383	27883	28383	28883	29383	29883	23
24	24400	24900	25400	25900	26400	26900	27400	27900	28400	28900	29400	29900	24
25	24417	24917	25417	25917	26417	26917	27417	27917	28417	28917	29417	29917	25
26	24433	24933	25433	25933	26433	26933	27433	27933	28433	28933	29433	29933	26
27	24450	24950	25450	25950	26450	26950	27450	27950	28450	28950	29450	29950	27
28	24467	24967	25467	25967	26467	26967	27467	27967	28467	28967	29467	29967	28
29	24483	24983	25483	25983	26483	26983	27483	27983	28483	28983	29483	29983	29
30	24500	25000	25500	26000	26500	27000	27500	28000	28500	29000	29500	30000	30

SIMPLE INTEREST.

6 PER CENT.

FIVE YEARS.													
[6 per cent.]													
Days.	0 Months.	1 Month.	2 Months.	3 Months.	4 Months.	5 Months.	6 Months.	7 Months.	8 Months.	9 Months.	10 Months.	11 Months.	Days.
0	30000	30500	31000	31500	32000	32500	33000	33500	34000	34500	35000	35500	0
1	30017	30517	31017	31517	32017	32517	33017	33517	34017	34517	35017	35517	1
2	30033	30533	31033	31533	32033	32533	33033	33533	34033	34533	35033	35533	2
3	30050	30550	31050	31550	32050	32550	33050	33550	34050	34550	35050	35550	3
4	30067	30567	31067	31567	32067	32567	33067	33567	34067	34567	35067	35567	4
5	30083	30583	31083	31583	32083	32583	33083	33583	34083	34583	35083	35583	5
6	30100	30600	31100	31600	32100	32600	33100	33600	34100	34600	35100	35600	6
7	30117	30617	31117	31617	32117	32617	33117	33617	34117	34617	35117	35617	7
8	30133	30633	31133	31633	32133	32633	33133	33633	34133	34633	35133	35633	8
9	30150	30650	31150	31650	32150	32650	33150	33650	34150	34650	35150	35650	9
10	30167	30667	31167	31667	32167	32667	33167	33667	34167	34667	35167	35667	10
11	30183	30683	31183	31683	32183	32683	33183	33683	34183	34683	35183	35683	11
12	30200	30700	31200	31700	32200	32700	33200	33700	34200	34700	35200	35700	12
13	30217	30717	31217	31717	32217	32717	33217	33717	34217	34717	35217	35717	13
14	30233	30733	31233	31733	32233	32733	33233	33733	34233	34733	35233	35733	14
15	30250	30750	31250	31750	32250	32750	33250	33750	34250	34750	35250	35750	15
16	30267	30767	31267	31767	32267	32767	33267	33767	34267	34767	35267	35767	16
17	30283	30783	31283	31783	32283	32783	33283	33783	34283	34783	35283	35783	17
18	30300	30800	31300	31800	32300	32800	33300	33800	34300	34800	35300	35800	18
19	30317	30817	31317	31817	32317	32817	33317	33817	34317	34817	35317	35817	19
20	30333	30833	31333	31833	32333	32833	33333	33833	34333	34833	35333	35833	20
21	30350	30850	31350	31850	32350	32850	33350	33850	34350	34850	35350	35850	21
22	30367	30867	31367	31867	32367	32867	33367	33867	34367	34867	35367	35867	22
23	30383	30883	31383	31883	32383	32883	33383	33883	34383	34883	35383	35883	23
24	30400	30900	31400	31900	32400	32900	33400	33900	34400	34900	35400	35900	24
25	30417	30917	31417	31917	32417	32917	33417	33917	34417	34917	35417	35917	25
26	30433	30933	31433	31933	32433	32933	33433	33933	34433	34933	35433	35933	26
27	30450	30950	31450	31950	32450	32950	33450	33950	34450	34950	35450	35950	27
28	30467	30967	31467	31967	32467	32967	33467	33967	34467	34967	35467	35967	28
29	30483	30983	31483	31983	32483	32983	33483	33983	34483	34983	35483	35983	29
30	30500	31000	31500	32000	32500	33000	33500	34000	34500	35000	35500	36000	30

TABLE II.—AT SIX PER CENT.

BANK INTEREST FOR DAYS.															
DAY	Multiplier.	DAY	Multiplier.	DAY	Multiplier.	DAY	Multiplier.	DAY	Multiplier.	DAY	Multiplier.	DAY	Multiplier.	DAY	Multiplier.
1	16	47	773	93	1529	139	2285	185	3041	231	3797	277	4554	323	5310
2	33	48	789	94	1545	140	2301	186	3058	232	3814	278	4570	324	5326
3	49	49	806	95	1562	141	2318	187	3074	233	3830	279	4586	325	5343
4	66	50	822	96	1578	142	2334	188	3091	234	3847	280	4603	326	5359
5	82	51	838	97	1595	143	2351	189	3107	235	3863	281	4619	327	5376
6	99	52	855	98	1611	144	2367	190	3123	236	3880	282	4636	328	5392
7	115	53	871	99	1627	145	2384	191	3140	237	3896	283	4652	329	5408
8	132	54	888	100	1644	146	2400	192	3156	238	3912	284	4669	330	5425
9	148	55	904	101	1660	147	2417	193	3173	239	3929	285	4685	331	5441
10	164	56	921	102	1677	148	2433	194	3189	240	3945	286	4702	332	5458
11	181	57	937	103	1693	149	2449	195	3206	241	3962	287	4718	333	5474
12	197	58	953	104	1710	150	2466	196	3222	242	3978	288	4734	334	5491
13	214	59	970	105	1726	151	2482	197	3238	243	3995	289	4751	335	5507
14	230	60	986	106	1743	152	2499	198	3255	244	4011	290	4767	336	5523
15	247	61	1003	107	1759	153	2515	199	3271	245	4028	291	4784	337	5540
16	263	62	1019	108	1775	154	2532	200	3288	246	4044	292	4800	338	5556
17	279	63	1036	109	1792	155	2548	201	3304	247	4060	293	4817	339	5573
18	296	64	1052	110	1808	156	2564	202	3321	248	4077	294	4833	340	5589
19	312	65	1069	111	1825	157	2581	203	3337	249	4094	295	4850	341	5606
20	329	66	1085	112	1841	158	2597	204	3354	250	4110	296	4866	342	5622
21	345	67	1101	113	1858	159	2614	205	3370	251	4126	297	4882	343	5639
22	362	68	1118	114	1874	160	2630	206	3386	252	4143	298	4899	344	5655
23	378	69	1134	115	1890	161	2647	207	3403	253	4159	299	4915	345	5671
24	395	70	1151	116	1907	162	2663	208	3419	254	4175	300	4932	346	5688
25	411	71	1167	117	1923	163	2680	209	3436	255	4192	301	4948	347	5704
26	427	72	1184	118	1940	164	2696	210	3452	256	4208	302	4965	348	5721
27	444	73	1200	119	1956	165	2712	211	3469	257	4225	303	4981	349	5737
28	460	74	1216	120	1973	166	2729	212	3485	258	4241	304	4997	350	5754
29	477	75	1233	121	1989	167	2745	213	3501	259	4258	305	5014	351	5770
30	493	76	1249	122	2006	168	2762	214	3518	260	4274	306	5030	352	5787
31	510	77	1266	123	2022	169	2778	215	3534	261	4291	307	5047	353	5803
32	526	78	1282	124	2038	170	2795	216	3551	262	4307	308	5063	354	5819
33	542	79	1299	125	2055	171	2811	217	3567	263	4323	309	5080	355	5836
34	559	80	1315	126	2071	172	2827	218	3584	264	4340	310	5096	356	5852
35	575	81	1332	127	2088	173	2844	219	3600	265	4356	311	5113	357	5869
36	592	82	1348	128	2104	174	2860	220	3617	266	4373	312	5129	358	5885
37	608	83	1364	129	2121	175	2877	221	3633	267	4389	313	5145	359	5902
38	625	84	1381	130	2137	176	2893	222	3649	268	4406	314	5162	360	5918
39	641	85	1397	131	2153	177	2910	223	3666	269	4422	315	5178	361	5934
40	658	86	1414	132	2170	178	2926	224	3682	270	4439	316	5195	362	5951
41	674	87	1430	133	2186	179	2943	225	3699	271	4455	317	5211	363	5967
42	690	88	1447	134	2203	180	2959	226	3715	272	4471	318	5228	364	5984
43	707	89	1463	135	2219	181	2975	227	3732	273	4488	319	5244	365	6000
44	723	90	1480	136	2236	182	2992	228	3748	274	4504	320	5260	366	6016
45	740	91	1496	137	2252	183	3008	229	3765	275	4521	321	5277	367	6033
46	756	92	1512	138	2269	184	3025	230	3781	276	4537	322	5293	368	6049

SIMPLE INTEREST.

7 PER CENT.

MONTHS.													
[At 7 per cent.]													
Days.	0	1	2	3	4	5	6	7	8	9	10	11	Days.
	Months.	Month.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	
0	00	583	1167	1750	2333	2917	3500	4083	4667	5250	5833	6417	0
1	19	603	1186	1769	2353	2936	3519	4103	4686	5269	5853	6436	1
2	39	622	1206	1789	2372	2956	3539	4122	4706	5289	5872	6456	2
3	58	642	1225	1808	2392	2975	3558	4142	4725	5308	5892	6475	3
4	78	661	1244	1828	2411	2994	3578	4161	4744	5328	5911	6494	4
5	97	680	1264	1847	2431	3014	3597	4180	4764	5347	5931	6514	5
6	117	700	1283	1867	2450	3033	3617	4200	4783	5367	5950	6533	6
7	136	719	1303	1886	2469	3053	3636	4219	4803	5386	5969	6553	7
8	156	739	1322	1906	2489	3072	3656	4239	4822	5406	5989	6572	8
9	175	758	1342	1925	2508	3092	3675	4258	4842	5425	6008	6592	9
10	194	778	1361	1944	2528	3111	3694	4278	4861	5444	6028	6611	10
11	214	797	1380	1964	2547	3131	3714	4297	4880	5464	6047	6631	11
12	233	817	1400	1983	2567	3150	3733	4317	4900	5483	6067	6650	12
13	253	836	1419	2003	2586	3169	3753	4336	4919	5503	6086	6669	13
14	272	856	1439	2022	2606	3189	3772	4356	4939	5522	6106	6689	14
15	292	875	1458	2042	2625	3208	3792	4375	4958	5542	6125	6708	15
16	311	894	1478	2061	2644	3228	3811	4394	4978	5561	6144	6728	16
17	331	914	1497	2080	2664	3247	3831	4414	4997	5580	6164	6747	17
18	350	933	1517	2100	2683	3267	3850	4433	5017	5600	6183	6767	18
19	369	953	1536	2119	2703	3286	3869	4453	5036	5619	6203	6786	19
20	389	972	1556	2139	2722	3306	3889	4472	5056	5639	6222	6806	20
21	408	992	1575	2158	2742	3325	3908	4492	5075	5658	6242	6825	21
22	428	1011	1594	2178	2761	3344	3928	4511	5094	5678	6261	6844	22
23	447	1031	1614	2197	2780	3364	3947	4531	5114	5697	6280	6864	23
24	467	1050	1633	2217	2800	3383	3967	4550	5133	5717	6300	6883	24
25	486	1069	1653	2236	2819	3403	3986	4569	5153	5736	6319	6903	25
26	506	1089	1672	2256	2839	3422	4006	4589	5172	5756	6339	6922	26
27	525	1108	1692	2275	2858	3442	4025	4608	5192	5775	6358	6942	27
28	544	1128	1711	2294	2878	3461	4044	4628	5211	5794	6378	6961	28
29	564	1147	1731	2314	2897	3480	4064	4647	5231	5814	6397	6980	29
30	583	1167	1750	2333	2917	3500	4083	4667	5250	5833	6417	7000	30

SIMPLE INTEREST.

7 PER CENT.

ONE YEAR.													
[7 per cent.]													
Days.	0	1	2	3	4	5	6	7	8	9	10	11	Days.
	Months.	Month.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	
0	7000	7583	8167	8750	9333	9917	10500	11083	11667	12250	12833	13417	0
1	7019	7603	8186	8769	9353	9936	10519	11103	11686	12269	12853	13436	1
2	7039	7622	8206	8789	9372	9956	10539	11122	11706	12289	12872	13456	2
3	7058	7642	8225	8808	9392	9975	10558	11142	11725	12308	12892	13475	3
4	7078	7661	8244	8828	9411	9994	10578	11161	11744	12328	12911	13494	4
5	7097	7680	8264	8847	9431	10014	10597	11180	11764	12347	12931	13514	5
6	7117	7700	8283	8867	9450	10033	10617	11200	11783	12367	12950	13533	6
7	7136	7719	8303	8886	9469	10053	10636	11219	11803	12386	12969	13553	7
8	7156	7739	8322	8906	9489	10072	10656	11239	11822	12406	12989	13572	8
9	7175	7758	8342	8925	9508	10092	10675	11258	11842	12425	13008	13592	9
10	7194	7778	8361	8944	9528	10111	10694	11278	11861	12444	13028	13611	10
11	7214	7797	8380	8964	9547	10131	10714	11297	11880	12464	13047	13631	11
12	7233	7817	8400	8983	9567	10150	10733	11317	11900	12483	13067	13650	12
13	7253	7836	8419	9003	9586	10169	10753	11336	11919	12503	13086	13669	13
14	7272	7856	8439	9022	9606	10189	10772	11356	11939	12522	13106	13689	14
15	7292	7875	8458	9042	9625	10208	10792	11375	11958	12542	13125	13708	15
16	7311	7894	8478	9061	9644	10228	10811	11394	11978	12561	13144	13728	16
17	7331	7914	8497	9080	9664	10247	10831	11414	11997	12580	13164	13747	17
18	7350	7933	8517	9100	9683	10267	10850	11433	12017	12600	13183	13767	18
19	7369	7953	8536	9119	9703	10286	10869	11453	12036	12619	13203	13786	19
20	7389	7972	8556	9139	9722	10306	10889	11472	12056	12639	13222	13806	20
21	7408	7992	8575	9158	9742	10325	10908	11492	12075	12658	13242	13825	21
22	7428	8011	8594	9178	9761	10344	10928	11511	12094	12678	13261	13844	22
23	7447	8031	8614	9197	9780	10364	10947	11531	12114	12697	13280	13864	23
24	7467	8050	8633	9217	9800	10383	10967	11550	12133	12717	13300	13883	24
25	7486	8069	8653	9236	9819	10403	10986	11569	12153	12736	13319	13903	25
26	7506	8089	8672	9256	9839	10422	11006	11589	12172	12756	13339	13922	26
27	7525	8108	8692	9275	9858	10442	11025	11608	12192	12775	13358	13942	27
28	7544	8128	8711	9294	9878	10461	11044	11628	12211	12794	13378	13961	28
29	7564	8147	8731	9314	9897	10480	11064	11647	12231	12814	13397	13980	29
30	7583	8167	8750	9333	9917	10500	11083	11667	12250	12833	13417	14000	30

SIMPLE INTEREST.

7 PER CENT.

TWO YEARS.

[7 per cent.]

Days.	0 Months.	1 Month.	2 Months.	3 Months.	4 Months.	5 Months.	6 Months.	7 Months.	8 Months.	9 Months.	10 Months.	11 Months.	Days.
0	14000	14583	15167	15750	16333	16917	17500	18083	18667	19250	19833	20417	0
1	14019	14603	15186	15769	16353	16936	17519	18103	18686	19269	19853	20436	1
2	14039	14622	15206	15789	16372	16956	17539	18122	18706	19289	19872	20456	2
3	14058	14642	15225	15808	16392	16975	17558	18142	18725	19308	19892	20475	3
4	14078	14661	15244	15828	16411	16994	17578	18161	18744	19328	19911	20494	4
5	14097	14680	15264	15847	16431	17014	17597	18180	18764	19347	19931	20514	5
6	14117	14700	15283	15867	16450	17033	17617	18200	18783	19367	19950	20533	6
7	14136	14719	15303	15886	16469	17053	17636	18219	18803	19386	19969	20553	7
8	14156	14739	15322	15906	16489	17072	17656	18239	18822	19406	19989	20572	8
9	14175	14758	15342	15925	16508	17092	17675	18258	18842	19425	20008	20592	9
10	14194	14778	15361	15944	16528	17111	17694	18278	18861	19444	20028	20611	10
11	14214	14797	15380	15964	16547	17131	17714	18297	18880	19464	20047	20631	11
12	14233	14817	15400	15983	16567	17150	17733	18317	18900	19483	20067	20650	12
13	14253	14836	15419	16003	16586	17169	17753	18336	18919	19503	20086	20669	13
14	14272	14856	15439	16022	16606	17189	17772	18356	18939	19522	20106	20689	14
15	14292	14875	15458	16042	16625	17208	17792	18375	18958	19542	20125	20708	15
16	14311	14894	15478	16061	16644	17228	17811	18394	18978	19561	20144	20728	16
17	14331	14914	15497	16080	16664	17247	17831	18414	18997	19580	20164	20747	17
18	14350	14933	15517	16100	16683	17267	17850	18433	19017	19600	20183	20767	18
19	14369	14953	15536	16119	16703	17286	17869	18453	19036	19619	20203	20786	19
20	14389	14972	15556	16139	16722	17306	17889	18472	19056	19639	20222	20806	20
21	14408	14992	15575	16158	16742	17325	17908	18492	19075	19658	20242	20825	21
22	14428	15011	15594	16178	16761	17344	17928	18511	19094	19678	20261	20844	22
23	14447	15031	15614	16197	16780	17364	17947	18531	19114	19697	20280	20864	23
24	14467	15050	15633	16217	16800	17383	17967	18550	19133	19717	20300	20883	24
25	14486	15069	15653	16236	16819	17403	17986	18569	19153	19736	20319	20903	25
26	14506	15089	15672	16256	16839	17422	18006	18589	19172	19756	20339	20922	26
27	14525	15108	15692	16275	16858	17442	18025	18608	19192	19775	20358	20942	27
28	14544	15128	15711	16294	16878	17461	18044	18628	19211	19794	20378	20961	28
29	14564	15147	15731	16314	16897	17480	18064	18647	19231	19814	20397	20980	29
30	14583	15167	15750	16333	16917	17500	18083	18667	19250	19833	20417	21000	30

SIMPLE INTEREST.**7 PER CENT.**

THREE YEARS.													[7 per cent.]
Days.	0	1	2	3	4	5	6	7	8	9	10	11	Days.
	Months.	Month.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	
0	21000	21583	22167	22750	23333	23917	24500	25083	25667	26250	26833	27417	0
1	21019	21603	22186	22769	23353	23936	24519	25103	25686	26269	26853	27436	1
2	21039	21622	22206	22789	23372	23956	24539	25122	25706	26289	26872	27456	2
3	21058	21642	22225	22808	23392	23975	24558	25142	25725	26308	26892	27475	3
4	21078	21661	22244	22828	23411	23994	24578	25161	25744	26328	26911	27494	4
5	21097	21680	22264	22847	23431	24014	24597	25180	25764	26347	26931	27514	5
6	21117	21700	22283	22867	23450	24033	24617	25200	25783	26367	26950	27533	6
7	21136	21719	22303	22886	23469	24053	24636	25219	25803	26386	26969	27553	7
8	21156	21739	22322	22906	23489	24072	24656	25239	25822	26406	26989	27572	8
9	21175	21758	22342	22925	23508	24092	24675	25258	25842	26425	27008	27592	9
10	21194	21778	22361	22944	23528	24111	24694	25278	25861	26444	27028	27611	10
11	21214	21797	22380	22964	23547	24131	24714	25297	25880	26464	27047	27631	11
12	21233	21817	22400	22983	23567	24150	24733	25317	25900	26483	27067	27650	12
13	21253	21836	22419	23003	23586	24169	24753	25336	25919	26503	27086	27669	13
14	21272	21856	22439	23022	23606	24189	24772	25356	25939	26522	27106	27689	14
15	21292	21875	22458	23042	23625	24208	24792	25375	25958	26542	27125	27708	15
16	21311	21894	22478	23061	23644	24228	24811	25394	25978	26561	27144	27728	16
17	21331	21914	22497	23080	23664	24247	24831	25414	25997	26580	27164	27747	17
18	21350	21933	22517	23100	23683	24267	24850	25433	26017	26600	27183	27767	18
19	21369	21953	22536	23119	23703	24286	24869	25453	26036	26619	27203	27786	19
20	21389	21972	22556	23139	23722	24306	24889	25472	26056	26639	27222	27806	20
21	21408	21992	22575	23158	23742	24325	24908	25492	26075	26658	27242	27825	21
22	21428	22011	22594	23178	23761	24344	24928	25511	26094	26678	27261	27844	22
23	21447	22031	22614	23197	23780	24364	24947	25531	26114	26697	27280	27864	23
24	21467	22050	22633	23217	23800	24383	24967	25550	26133	26717	27300	27883	24
25	21486	22069	22653	23236	23819	24403	24986	25569	26153	26736	27319	27903	25
26	21506	22089	22672	23256	23839	24422	25006	25589	26172	26756	27339	27922	26
27	21525	22108	22692	23275	23858	24442	25025	25608	26192	26775	27358	27942	27
28	21544	22128	22711	23294	23878	24461	25044	25628	26211	26794	27378	27961	28
29	21564	22147	22731	23314	23897	24480	25064	25647	26231	26814	27397	27980	29
30	21583	22167	22750	23333	23917	24500	25083	25667	26250	26833	27417	28000	30

SIMPLE INTEREST.

7 PER CENT.

FOUR YEARS.

[7 per cent.]

Days	0 Months.	1 Month.	2 Months.	3 Months.	4 Months.	5 Months.	6 Months.	7 Months.	8 Months.	9 Months.	10 Months.	11 Months.	Days
0	28000	28583	29167	29750	30333	30917	31500	32083	32667	33250	33833	34417	0
1	28019	28603	29186	29769	30353	30936	31519	32103	32686	33269	33853	34436	1
2	28039	28622	29206	29789	30372	30956	31539	32122	32706	33289	33872	34456	2
3	28058	28642	29225	29808	30392	30975	31558	32142	32725	33308	33892	34475	3
4	28078	28661	29244	29828	30411	30994	31578	32161	32744	33328	33911	34494	4
5	28097	28680	29264	29847	30431	31014	31597	32180	32764	33347	33931	34514	5
6	28117	28700	29283	29867	30450	31033	31617	32200	32783	33367	33950	34533	6
7	28136	28719	29303	29886	30469	31053	31636	32219	32803	33386	33969	34553	7
8	28156	28739	29322	29906	30489	31072	31656	32239	32822	33406	33989	34572	8
9	28175	28758	29342	29925	30508	31092	31675	32258	32842	33425	34008	34592	9
10	28194	28778	29361	29944	30528	31111	31694	32278	32861	33444	34028	34611	10
11	28214	28797	29380	29964	30547	31131	31714	32297	32880	33464	34047	34631	11
12	28233	28817	29400	29983	30567	31150	31733	32317	32900	33483	34067	34650	12
13	28253	28836	29419	30003	30586	31169	31753	32336	32919	33503	34086	34669	13
14	28272	28856	29439	30022	30606	31189	31772	32356	32939	33522	34106	34689	14
15	28292	28875	29458	30042	30625	31208	31792	32375	32958	33542	34125	34708	15
16	28311	28894	29478	30061	30644	31228	31811	32394	32978	33561	34144	34728	16
17	28331	28914	29497	30080	30664	31247	31831	32414	32997	33580	34164	34747	17
18	28350	28933	29517	30100	30683	31267	31850	32433	33017	33600	34183	34767	18
19	28369	28953	29536	30119	30703	31286	31869	32453	33036	33619	34203	34786	19
20	28389	28972	29556	30139	30722	31306	31889	32472	33056	33639	34222	34806	20
21	28408	28992	29575	30158	30742	31325	31908	32492	33075	33658	34242	34825	21
22	28428	29011	29594	30178	30761	31344	31928	32511	33094	33678	34261	34844	22
23	28447	29031	29614	30197	30780	31364	31947	32531	33114	33697	34280	34864	23
24	28467	29050	29633	30217	30800	31383	31967	32550	33133	33717	34300	34883	24
25	28486	29069	29653	30236	30819	31403	31986	32569	33153	33736	34319	34903	25
26	28506	29089	29672	30256	30839	31422	32006	32589	33172	33756	34339	34922	26
27	28525	29108	29692	30275	30858	31442	32025	32608	33192	33775	34358	34942	27
28	28544	29128	29711	30294	30878	31461	32044	32628	33211	33794	34378	34961	28
29	28564	29147	29731	30314	30897	31480	32064	32647	33231	33814	34397	34980	29
30	28583	29167	29750	30333	30917	31500	32083	32667	33250	33833	34417	35000	30

SIMPLE INTEREST.

7 PER CENT.

FIVE YEARS.													[7 per cent.]
Days.	0	1	2	3	4	5	6	7	8	9	10	11	Days.
	Months.	Month.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	
0	35000	35583	36167	36750	37333	37917	38500	39083	39667	40250	40833	41417	0
1	35019	35603	36186	36769	37353	37936	38519	39103	39686	40269	40853	41436	1
2	35039	35622	36206	36789	37372	37956	38539	39122	39706	40289	40872	41456	2
3	35058	35642	36225	36808	37392	37975	38558	39142	39725	40308	40892	41475	3
4	35078	35661	36244	36828	37411	37994	38578	39161	39744	40328	40911	41494	4
5	35097	35680	36264	36847	37431	38014	38597	39180	39764	40347	40931	41514	5
6	35117	35700	36283	36867	37450	38033	38617	39200	39783	40367	40950	41533	6
7	35136	35719	36303	36886	37469	38053	38636	39219	39803	40386	40969	41553	7
8	35156	35739	36322	36906	37489	38072	38656	39239	39822	40406	40989	41572	8
9	35175	35758	36342	36925	37508	38092	38675	39258	39842	40425	41008	41592	9
10	35194	35778	36361	36944	37528	38111	38694	39278	39861	40444	41028	41611	10
11	35214	35797	36380	36964	37547	38131	38714	39297	39880	40464	41047	41631	11
12	35233	35817	36400	36983	37567	38150	38733	39317	39900	40483	41067	41650	12
13	35253	35836	36419	37003	37586	38169	38753	39336	39919	40503	41086	41669	13
14	35272	35856	36439	37022	37606	38189	38772	39356	39939	40522	41106	41689	14
15	35292	35875	36458	37042	37625	38208	38792	39375	39958	40542	41125	41708	15
16	35311	35894	36478	37061	37644	38228	38811	39394	39978	40561	41144	41728	16
17	35331	35914	36497	37080	37664	38247	38831	39414	39997	40580	41164	41747	17
18	35350	35933	36517	37100	37683	38267	38850	39433	40017	40600	41183	41767	18
19	35369	35953	36536	37119	37703	38286	38869	39453	40036	40619	41203	41786	19
20	35389	35972	36556	37139	37722	38306	38889	39472	40056	40639	41222	41806	20
21	35408	35992	36575	37158	37742	38325	38908	39492	40075	40658	41242	41825	21
22	35428	36011	36594	37178	37761	38344	38928	39511	40094	40678	41261	41844	22
23	35447	36031	36614	37197	37780	38364	38947	39531	40114	40697	41280	41864	23
24	35467	36050	36633	37217	37800	38383	38967	39550	40133	40717	41300	41883	24
25	35486	36069	36653	37236	37819	38403	38986	39569	40153	40736	41319	41903	25
26	35506	36089	36672	37256	37839	38422	39006	39589	40172	40756	41339	41922	26
27	35525	36108	36692	37275	37858	38442	39025	39608	40192	40775	41358	41942	27
28	35544	36128	36711	37294	37878	38461	39044	39628	40211	40794	41378	41961	28
29	35564	36147	36731	37314	37897	38480	39064	39647	40231	40814	41397	41980	29
30	35583	36167	36750	37333	37917	38500	39083	39667	40250	40833	41417	42000	30

BANK INTEREST FOR DAYS.

RULE.—Multiply the Principal by the number found under the given rate, and against the Days, in this Table.

DAYS	7		DAYS	8		DAYS	7		DAYS	8		DAYS	7		DAYS	8		DAYS	7		DAYS	8	
	Per Ct. Multipliers.	Per Ct. Multipliers.		Per Ct. Multipliers.	Per Ct. Multipliers.		Per Ct. Multipliers.	Per Ct. Multipliers.		Per Ct. Multipliers.	Per Ct. Multipliers.		Per Ct. Multipliers.	Per Ct. Multipliers.		Per Ct. Multipliers.	Per Ct. Multipliers.		Per Ct. Multipliers.	Per Ct. Multipliers.		Per Ct. Multipliers.	Per Ct. Multipliers.
1	19	22	53	1010	1162	106	2014	2301	157	3011	3441	209	4009	4581	261	5006	5721	313	6003	6860			
2	38	44	54	1036	1184	106	2033	2323	158	3030	3463	210	4028	4603	262	5025	5743	314	6023	6882			
3	58	66	55	1065	1205	107	2052	2345	159	3050	3485	211	4047	4625	263	5044	5764	315	6042	6904			
4	77	88	56	1074	1227	108	2071	2367	160	3069	3507	212	4066	4647	264	5064	5786	316	6061	6926			
5	96	110	57	1093	1249	109	2091	2389	161	3088	3529	213	4085	4669	265	5083	5808	317	6080	6948			
6	115	132	58	1112	1271	110	2110	2411	162	3107	3551	214	4105	4690	266	5102	5830	318	6100	6970			
7	134	153	59	1132	1293	111	2129	2433	163	3126	3573	215	4124	4712	267	5121	5852	319	6118	6992			
8	153	175	60	1151	1315	112	2148	2455	164	3146	3595	216	4143	4734	268	5140	5874	320	6138	7014			
9	173	197	61	1170	1337	113	2167	2477	165	3165	3616	217	4162	4756	269	5159	5896	321	6157	7036			
10	192	219	62	1189	1359	114	2187	2498	166	3184	3638	218	4181	4778	270	5178	5918	322	6176	7058			
11	211	241	63	1208	1381	115	2206	2521	167	3203	3660	219	4200	4800	271	5198	5940	323	6195	7080			
12	230	263	64	1223	1403	116	2225	2542	168	3222	3682	220	4220	4822	272	5217	5962	324	6214	7101			
13	249	285	65	1247	1425	117	2244	2564	169	3241	3704	221	4239	4844	273	5236	5984	325	6233	7123			
14	269	307	66	1266	1447	118	2263	2586	170	3261	3726	222	4258	4866	274	5255	6006	326	6253	7145			
15	288	329	67	1285	1469	119	2282	2608	171	3280	3748	223	4277	4888	275	5274	6027	327	6272	7167			
16	307	351	68	1304	1490	120	2302	2630	172	3299	3770	224	4296	4910	276	5294	6049	328	6291	7189			
17	326	373	69	1323	1512	121	2321	2652	173	3318	3792	225	4315	4932	277	5313	6071	329	6310	7211			
18	345	395	70	1343	1534	122	2340	2674	174	3337	3814	226	4335	4954	278	5332	6093	330	6329	7233			
19	364	416	71	1362	1556	123	2359	2696	175	3356	3836	227	4354	4975	279	5351	6115	331	6349	7255			
20	384	438	72	1381	1578	124	2378	2718	176	3376	3858	228	4373	4997	280	5370	6137	332	6368	7277			
21	403	460	73	1400	1600	125	2397	2740	177	3395	3879	229	4392	5019	281	5390	6159	333	6387	7299			
22	422	482	74	1419	1622	126	2417	2761	178	3414	3901	230	4411	5041	282	5409	6181	334	6406	7321			
23	441	504	75	1438	1644	127	2436	2784	179	3433	3923	231	4431	5063	283	5428	6203	335	6425	7343			
24	460	526	76	1458	1666	128	2455	2806	180	3452	3945	232	4450	5085	284	5447	6225	336	6444	7364			
25	479	548	77	1477	1688	129	2474	2827	181	3471	3967	233	4469	5107	285	5466	6247	337	6464	7386			
26	499	570	78	1496	1710	130	2493	2849	182	3491	3989	234	4488	5129	286	5485	6269	338	6483	7408			
27	518	592	79	1515	1732	131	2513	2871	183	3510	4011	235	4507	5151	287	5505	6290	339	6502	7430			
28	537	614	80	1534	1753	132	2532	2893	184	3529	4033	236	4526	5173	288	5524	6312	340	6521	7452			
29	556	636	81	1554	1775	133	2551	2915	185	3548	4055	237	4546	5195	289	5543	6334	341	6540	7474			
30	575	658	82	1573	1797	134	2570	2937	186	3567	4077	238	4565	5216	290	5562	6356	342	6560	7496			
31	595	680	83	1592	1819	135	2589	2960	187	3587	4099	239	4584	5238	291	5581	6378	343	6579	7518			
32	614	701	84	1611	1841	136	2608	2981	188	3606	4121	240	4603	5260	292	5600	6400	344	6598	7540			
33	633	723	85	1630	1863	137	2628	3003	189	3625	4142	241	4622	5282	293	5620	6422	345	6617	7562			
34	652	745	86	1649	1885	138	2647	3025	190	3644	4164	242	4642	5304	294	5639	6444	346	6636	7584			
35	671	767	87	1669	1907	139	2666	3047	191	3663	4186	243	4661	5326	295	5658	6466	347	6655	7606			
36	690	789	88	1688	1929	140	2685	3069	192	3683	4208	244	4680	5348	296	5677	6488	348	6675	7627			
37	710	811	89	1707	1951	141	2704	3090	193	3702	4230	245	4699	5370	297	5696	6510	349	6694	7649			
38	729	833	90	1726	1973	142	2724	3112	194	3721	4252	246	4718	5392	298	5716	6532	350	6713	7671			
39	748	855	91	1745	1995	143	2743	3134	195	3740	4274	247	4737	5414	299	5735	6553	351	6732	7693			
40	767	877	92	1765	2016	144	2762	3156	196	3759	4296	248	4757	5436	300	5754	6575	352	6751	7715			
41	786	899	93	1784	2038	145	2781	3178	197	3778	4318	249	4776	5458	301	5773	6597	353	6770	7737			
42	806	921	94	1803	2060	146	2800	3200	198	3798	4340	250	4795	5479	302	5792	6619	354	6790	7759			
43	825	942	95	1822	2082	147	2819	3222	199	3817	4362	251	4814	5501	303	5812	6641	355	6809	7781			
44	844	964	96	1841	2104	148	2839	3244	200	3836	4384	252	4833	5523	304	5831	6663	356	6828	7803			
45	863	986	97	1860	2126	149	2858	3266	201	3855	4406	253	4853	5545	305	5850	6685	357	6847	7825			
46	882	1008	98	1880	2148	150	2877	3288	202	3874	4427	254	4872	5567	306	5869	6707	358	6866	7847			
47	901	1030	99	1899	2170	151	2896	3310	203	3894	4449	255	4891	5589	307	5888	6729	359	6886	7869			
48	921	1052	100	1918	2192	152	2915	3332	204	3913	4471	256	4910	5611	308	5907	6751	360	6905	7890			
49	940	1074	101	1937	2214	153	2935	3353	205	3932	4493	257	4929	5633	309	5927	6773	361	6924	7912			
50	959	1096	102	1956	2236	154	2954	3375	206	3951	4515	258	4948	5655	310	5946	6795	362	6943	7934			
51	978	1118	103	1976	2258	155	2973	3397	207	3970	4537	259	4968	5677	311	5965	6816	363	6962	7956			
52	997	1140	104	1995	2279	156	2992	3419	208	3989	4559	260	4987	5699	312	5984	6838	364	6981	7977			

SIMPLE INTEREST.**8 PER CENT.**

MONTHS.													[At 8 per cent.]	
Days.	0	1	2	3	4	5	6	7	8	9	10	11	Days.	
	Months.	Month.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.		
0	00000	667	1333	2000	2667	3333	4000	4667	5333	6000	6667	7333	0	
1	22	689	1355	2022	2689	3355	4022	4689	5355	6022	6689	7355	1	
2	44	711	1378	2044	2711	3378	4044	4711	5378	6044	6711	7378	2	
3	67	733	1400	2067	2733	3400	4067	4733	5400	6067	6733	7400	3	
4	89	755	1422	2089	2755	3422	4089	4755	5422	6089	6755	7422	4	
5	111	778	1444	2111	2778	3444	4111	4778	5444	6111	6778	7444	5	
6	133	800	1467	2133	2800	3467	4133	4800	5467	6133	6800	7467	6	
7	155	822	1489	2155	2822	3489	4155	4822	5489	6155	6822	7489	7	
8	178	844	1511	2178	2844	3511	4178	4844	5511	6178	6844	7511	8	
9	200	867	1533	2200	2867	3533	4200	4867	5533	6200	6867	7533	9	
10	222	889	1555	2222	2889	3555	4222	4889	5555	6222	6889	7555	10	
11	244	911	1578	2244	2911	3578	4244	4911	5578	6244	6911	7578	11	
12	267	933	1600	2267	2933	3600	4267	4933	5600	6267	6933	7600	12	
13	289	955	1622	2289	2955	3622	4289	4955	5622	6289	6955	7622	13	
14	311	978	1644	2311	2978	3644	4311	4978	5644	6311	6978	7644	14	
15	333	1000	1667	2333	3000	3667	4333	5000	5667	6333	7000	7667	15	
16	355	1022	1689	2355	3022	3689	4355	5022	5689	6355	7022	7689	16	
17	378	1044	1711	2378	3044	3711	4378	5044	5711	6378	7044	7711	17	
18	400	1067	1733	2400	3067	3733	4400	5067	5733	6400	7067	7733	18	
19	422	1089	1755	2422	3089	3755	4422	5089	5755	6422	7089	7755	19	
20	444	1111	1778	2444	3111	3778	4444	5111	5778	6444	7111	7778	20	
21	467	1133	1800	2467	3133	3800	4467	5133	5800	6467	7133	7800	21	
22	489	1155	1822	2489	3155	3822	4489	5155	5822	6489	7155	7822	22	
23	511	1178	1844	2511	3178	3844	4511	5178	5844	6511	7178	7844	23	
24	533	1200	1867	2533	3200	3867	4533	5200	5867	6533	7200	7867	24	
25	555	1222	1889	2555	3222	3889	4555	5222	5889	6555	7222	7889	25	
26	578	1244	1911	2578	3244	3911	4578	5244	5911	6578	7244	7911	26	
27	600	1267	1933	2600	3267	3933	4600	5267	5933	6600	7267	7933	27	
28	622	1289	1955	2622	3289	3955	4622	5289	5955	6622	7289	7955	28	
29	644	1311	1978	2644	3311	3978	4644	5311	5978	6644	7311	7978	29	
30	667	1333	2000	2667	3333	4000	4667	5333	6000	6667	7333	8000	30	

SIMPLE INTEREST.

8 PER CENT.

ONE YEAR.

[8 per cent.]

Days	0 Months.	1 Month.	2 Months.	3 Months.	4 Months.	5 Months.	6 Months.	7 Months.	8 Months.	9 Months.	10 Months.	11 Months.	Days
0	8000	8667	9333	10000	10667	11333	12000	12667	13333	14000	14667	15333	0
1	8022	8689	9355	10022	10689	11355	12022	12689	13355	14022	14689	15355	1
2	8044	8711	9378	10044	10711	11378	12044	12711	13378	14044	14711	15378	2
3	8067	8733	9400	10067	10733	11400	12067	12733	13400	14067	14733	15400	3
4	8089	8755	9422	10089	10755	11422	12089	12755	13422	14089	14755	15422	4
5	8111	8778	9444	10111	10778	11444	12111	12778	13444	14111	14778	15444	5
6	8133	8800	9467	10133	10800	11467	12133	12800	13467	14133	14800	15467	6
7	8155	8822	9489	10155	10822	11489	12155	12822	13489	14155	14822	15489	7
8	8178	8844	9511	10178	10844	11511	12178	12844	13511	14178	14844	15511	8
9	8200	8867	9533	10200	10867	11533	12200	12867	13533	14200	14867	15533	9
10	8222	8889	9555	10222	10889	11555	12222	12889	13555	14222	14889	15555	10
11	8244	8911	9578	10244	10911	11578	12244	12911	13578	14244	14911	15578	11
12	8267	8933	9600	10267	10933	11600	12267	12933	13600	14267	14933	15600	12
13	8289	8955	9622	10289	10955	11622	12289	12955	13622	14289	14955	15622	13
14	8311	8978	9644	10311	10978	11644	12311	12978	13644	14311	14978	15644	14
15	8333	9000	9667	10333	11000	11667	12333	13000	13667	14333	15000	15667	15
16	8355	9022	9689	10355	11022	11689	12355	13022	13689	14355	15022	15689	16
17	8378	9044	9711	10378	11044	11711	12378	13044	13711	14378	15044	15711	17
18	8400	9067	9733	10400	11067	11733	12400	13067	13733	14400	15067	15733	18
19	8422	9089	9755	10422	11089	11755	12422	13089	13755	14422	15089	15755	19
20	8444	9111	9778	10444	11111	11778	12444	13111	13778	14444	15111	15778	20
21	8467	9133	9800	10467	11133	11800	12467	13133	13800	14467	15133	15800	21
22	8489	9155	9822	10489	11155	11822	12489	13155	13822	14489	15155	15822	22
23	8511	9178	9844	10511	11178	11844	12511	13178	13844	14511	15178	15844	23
24	8533	9200	9867	10533	11200	11867	12533	13200	13867	14533	15200	15867	24
25	8555	9222	9889	10555	11222	11889	12555	13222	13889	14555	15222	15889	25
26	8578	9244	9911	10578	11244	11911	12578	13244	13911	14578	15244	15911	26
27	8600	9267	9933	10600	11267	11933	12600	13267	13933	14600	15267	15933	27
28	8622	9289	9955	10622	11289	11955	12622	13289	13955	14622	15289	15955	28
29	8644	9311	9978	10644	11311	11978	12644	13311	13978	14644	15311	15978	29
30	8667	9333	10000	10667	11333	12000	12667	13333	14000	14667	15333	16000	30

SIMPLE INTEREST.**8 PER CENT.****TWO YEARS.**

[8 per cent.]

Days.	0 Months.	1 Month.	2 Months.	3 Months.	4 Months.	5 Months.	6 Months.	7 Months.	8 Months.	9 Months.	10 Months.	11 Months.	Days.
0	16000	16667	17333	18000	18667	19333	20000	20667	21333	22000	22667	23333	0
1	16022	16689	17355	18022	18689	19355	20022	20689	21355	22022	22689	23355	1
2	16044	16711	17378	18044	18711	19378	20044	20711	21378	22044	22711	23378	2
3	16067	16733	17400	18067	18733	19400	20067	20733	21400	22067	22733	23400	3
4	16089	16755	17422	18089	18755	19422	20089	20755	21422	22089	22755	23422	4
5	16111	16778	17444	18111	18778	19444	20111	20778	21444	22111	22778	23444	5
6	16133	16800	17467	18133	18800	19467	20133	20800	21467	22133	22800	23467	6
7	16155	16822	17489	18155	18822	19489	20155	20822	21489	22155	22822	23489	7
8	16178	16844	17511	18178	18844	19511	20178	20844	21511	22178	22844	23511	8
9	16200	16867	17533	18200	18867	19533	20200	20867	21533	22200	22867	23533	9
10	16222	16889	17555	18222	18889	19555	20222	20889	21555	22222	22889	23555	10
11	16244	16911	17578	18244	18911	19578	20244	20911	21578	22244	22911	23578	11
12	16267	16933	17600	18267	18933	19600	20267	20933	21600	22267	22933	23600	12
13	16289	16955	17622	18289	18955	19622	20289	20955	21622	22289	22955	23622	13
14	16311	16978	17644	18311	18978	19644	20311	20978	21644	22311	22978	23644	14
15	16333	17000	17667	18333	19000	19667	20333	21000	21667	22333	23000	23667	15
16	16355	17022	17689	18355	19022	19689	20355	21022	21689	22355	23022	23689	16
17	16378	17044	17711	18378	19044	19711	20378	21044	21711	22378	23044	23711	17
18	16400	17067	17733	18400	19067	19733	20400	21067	21733	22400	23067	23733	18
19	16422	17089	17755	18422	19089	19755	20422	21089	21755	22422	23089	23755	19
20	16444	17111	17778	18444	19111	19778	20444	21111	21778	22444	23111	23778	20
21	16467	17133	17800	18467	19133	19800	20467	21133	21800	22467	23133	23800	21
22	16489	17155	17822	18489	19155	19822	20489	21155	21822	22489	23155	23822	22
23	16511	17178	17844	18511	19178	19844	20511	21178	21844	22511	23178	23844	23
24	16533	17200	17867	18533	19200	19867	20533	21200	21867	22533	23200	23867	24
25	16555	17222	17889	18555	19222	19889	20555	21222	21889	22555	23222	23889	25
26	16578	17244	17911	18578	19244	19911	20578	21244	21911	22578	23244	23911	26
27	16600	17267	17933	18600	19267	19933	20600	21267	21933	22600	23267	23933	27
28	16622	17289	17955	18622	19289	19955	20622	21289	21955	22622	23289	23955	28
29	16644	17311	17978	18644	19311	19978	20644	21311	21978	22644	23311	23978	29
30	16667	17333	18000	18667	19333	20000	20667	21333	22000	22667	23333	24000	30

SIMPLE INTEREST.

8 PER CENT.

THREE YEARS.

[8 per cent.]

Days.	0 Months.	1 Month.	2 Months.	3 Months.	4 Months.	5 Months.	6 Months.	7 Months.	8 Months.	9 Months.	10 Months.	11 Months.	Days.
0	24000	24667	25333	26000	26667	27333	28000	28667	29333	30000	30667	31333	0
1	24022	24689	25355	26022	26689	27355	28022	28689	29355	30022	30689	31355	1
2	24044	24711	25378	26044	26711	27378	28044	28711	29378	30044	30711	31378	2
3	24067	24733	25400	26067	26733	27400	28067	28733	29400	30067	30733	31400	3
4	24089	24755	25422	26089	26755	27422	28089	28755	29422	30089	30755	31422	4
5	24111	24778	25444	26111	26778	27444	28111	28778	29444	30111	30778	31444	5
6	24133	24800	25467	26133	26800	27467	28133	28800	29467	30133	30800	31467	6
7	24155	24822	25489	26155	26822	27489	28155	28822	29489	30155	30822	31489	7
8	24178	24844	25511	26178	26844	27511	28178	28844	29511	30178	30844	31511	8
9	24200	24867	25533	26200	26867	27533	28200	28867	29533	30200	30867	31533	9
10	24222	24889	25555	26222	26889	27555	28222	28889	29555	30222	30889	31555	10
11	24244	24911	25578	26244	26911	27578	28244	28911	29578	30244	30911	31578	11
12	24267	24933	25600	26267	26933	27600	28267	28933	29600	30267	30933	31600	12
13	24289	24955	25622	26289	26955	27622	28289	28955	29622	30289	30955	31622	13
14	24311	24978	25644	26311	26978	27644	28311	28978	29644	30311	30978	31644	14
15	24333	25000	25667	26333	27000	27667	28333	29000	29667	30333	31000	31667	15
16	24355	25022	25689	26355	27022	27689	28355	29022	29689	30355	31022	31689	16
17	24378	25044	25711	26378	27044	27711	28378	29044	29711	30378	31044	31711	17
18	24400	25067	25733	26400	27067	27733	28400	29067	29733	30400	31067	31733	18
19	24422	25089	25755	26422	27089	27755	28422	29089	29755	30422	31089	31755	19
20	24444	25111	25778	26444	27111	27778	28444	29111	29778	30444	31111	31778	20
21	24467	25133	25800	26467	27133	27800	28467	29133	29800	30467	31133	31800	21
22	24489	25155	25822	26489	27155	27822	28489	29155	29822	30489	31155	31822	22
23	24511	25178	25844	26511	27178	27844	28511	29178	29844	30511	31178	31844	23
24	24533	25200	25867	26533	27200	27867	28533	29200	29867	30533	31200	31867	24
25	24555	25222	25889	26555	27222	27889	28555	29222	29889	30555	31222	31889	25
26	24578	25244	25911	26578	27244	27911	28578	29244	29911	30578	31244	31911	26
27	24600	25267	25933	26600	27267	27933	28600	29267	29933	30600	31267	31933	27
28	24622	25289	25955	26622	27289	27955	28622	29289	29955	30622	31289	31955	28
29	24644	25311	25978	26644	27311	27978	28644	29311	29978	30644	31311	31978	29
30	24667	25333	26000	26667	27333	28000	28667	29333	30000	30667	31333	32000	30

SIMPLE INTEREST.**8 PER CENT.**

FIVE YEARS.													[8 per cent.]
Days.	0	1	2	3	4	5	6	7	8	9	10	11	Days.
	Months.	Month.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	
0	40000	40667	41333	42000	42667	43333	44000	44667	45333	46000	46667	47333	0
1	40022	40689	41355	42022	42689	43355	44022	44689	45355	46022	46689	47355	1
2	40044	40711	41378	42044	42711	43378	44044	44711	45378	46044	46711	47378	2
3	40067	40733	41400	42067	42733	43400	44067	44733	45400	46067	46733	47400	3
4	40089	40755	41422	42089	42755	43422	44089	44755	45422	46089	46755	47422	4
5	40111	40778	41444	42111	42778	43444	44111	44778	45444	46111	46778	47444	5
6	40133	40800	41467	42133	42800	43467	44133	44800	45467	46133	46800	47467	6
7	40155	40822	41489	42155	42822	43489	44155	44822	45489	46155	46822	47489	7
8	40178	40844	41511	42178	42844	43511	44178	44844	45511	46178	46844	47511	8
9	40200	40867	41533	42200	42867	43533	44200	44867	45533	46200	46867	47533	9
10	40222	40889	41555	42222	42889	43555	44222	44889	45555	46222	46889	47555	10
11	40244	40911	41578	42244	42911	43578	44244	44911	45578	46244	46911	47578	11
12	40267	40933	41600	42267	42933	43600	44267	44933	45600	46267	46933	47600	12
13	40289	40955	41622	42289	42955	43622	44289	44955	45622	46289	46955	47622	13
14	40311	40978	41644	42311	42978	43644	44311	44978	45644	46311	46978	47644	14
15	40333	41000	41667	42333	43000	43667	44333	45000	45667	46333	47000	47667	15
16	40355	41022	41689	42355	43022	43689	44355	45022	45689	46355	47022	47689	16
17	40378	41044	41711	42378	43044	43711	44378	45044	45711	46378	47044	47711	17
18	40400	41067	41733	42400	43067	43733	44400	45067	45733	46400	47067	47733	18
19	40422	41089	41755	42422	43089	43755	44422	45089	45755	46422	47089	47755	19
20	40444	41111	41778	42444	43111	43778	44444	45111	45778	46444	47111	47778	20
21	40467	41133	41800	42467	43133	43800	44467	45133	45800	46467	47133	47800	21
22	40489	41155	41822	42489	43155	43822	44489	45155	45822	46489	47155	47822	22
23	40511	41178	41844	42511	43178	43844	44511	45178	45844	46511	47178	47844	23
24	40533	41200	41867	42533	43200	43867	44533	45200	45867	46533	47200	47867	24
25	40555	41222	41889	42555	43222	43889	44555	45222	45889	46555	47222	47889	25
26	40578	41244	41911	42578	43244	43911	44578	45244	45911	46578	47244	47911	26
27	40600	41267	41933	42600	43267	43933	44600	45267	45933	46600	47267	47933	27
28	40622	41289	41955	42622	43289	43955	44622	45289	45955	46622	47289	47955	28
29	40644	41311	41978	42644	43311	43978	44644	45311	45978	46644	47311	47978	29
30	40667	41333	42000	42667	43333	44000	44667	45333	46000	46667	47333	48000	30

SIMPLE INTEREST.

8 PER CENT.

FOUR YEARS.

[8 per cent.]

Days.	0 Months.	1 Month.	2 Months.	3 Months.	4 Months.	5 Months.	6 Months.	7 Months.	8 Months.	9 Months.	10 Months.	11 Months.	Days.
0	32000	32667	33333	34000	34667	35333	36000	36667	37333	38000	38667	39333	0
1	32022	32689	33355	34022	34689	35355	36022	36689	37355	38022	38689	39355	1
2	32044	32711	33378	34044	34711	35378	36044	36711	37378	38044	38711	39378	2
3	32067	32733	33400	34067	34733	35400	36067	36733	37400	38067	38733	39400	3
4	32089	32755	33422	34089	34755	35422	36089	36755	37422	38089	38755	39422	4
5	32111	32778	33444	34111	34778	35444	36111	36778	37444	38111	38778	39444	5
6	32133	32800	33467	34133	34800	35467	36133	36800	37467	38133	38800	39467	6
7	32155	32822	33489	34155	34822	35489	36155	36822	37489	38155	38822	39489	7
8	32178	32844	33511	34178	34844	35511	36178	36844	37511	38178	38844	39511	8
9	32200	32867	33533	34200	34867	35533	36200	36867	37533	38200	38867	39533	9
10	32222	32889	33555	34222	34889	35555	36222	36889	37555	38222	38889	39555	10
11	32244	32911	33578	34244	34911	35578	36244	36911	37578	38244	38911	39578	11
12	32267	32933	33600	34267	34933	35600	36267	36933	37600	38267	38933	39600	12
13	32289	32955	33622	34289	34955	35622	36289	36955	37622	38289	38955	39622	13
14	32311	32978	33644	34311	34978	35644	36311	36978	37644	38311	38978	39644	14
15	32333	33000	33667	34333	35000	35667	36333	37000	37667	38333	39000	39667	15
16	32355	33022	33689	34355	35022	35689	36355	37022	37689	38355	39022	39689	16
17	32378	33044	33711	34378	35044	35711	36378	37044	37711	38378	39044	39711	17
18	32400	33067	33733	34400	35067	35733	36400	37067	37733	38400	39067	39733	18
19	32422	33089	33755	34422	35089	35755	36422	37089	37755	38422	39089	39755	19
20	32444	33111	33778	34444	35111	35778	36444	37111	37778	38444	39111	39778	20
21	32467	33133	33800	34467	35133	35800	36467	37133	37800	38467	39133	39800	21
22	32489	33155	33822	34489	35155	35822	36489	37155	37822	38489	39155	39822	22
23	32511	33178	33844	34511	35178	35844	36511	37178	37844	38511	39178	39844	23
24	32533	33200	33867	34533	35200	35867	36533	37200	37867	38533	39200	39867	24
25	32555	33222	33889	34555	35222	35889	36555	37222	37889	38555	39222	39889	25
26	32578	33244	33911	34578	35244	35911	36578	37244	37911	38578	39244	39911	26
27	32600	33267	33933	34600	35267	35933	36600	37267	37933	38600	39267	39933	27
28	32622	33289	33955	34622	35289	35955	36622	37289	37955	38622	39289	39955	28
29	32644	33311	33978	34644	35311	35978	36644	37311	37978	38644	39311	39978	29
30	32667	33333	34000	34667	35333	36000	36667	37333	38000	38667	39333	40000	30

COMPOUND INTEREST.**6 PER CENT.**

<i>Amount at Compound Interest, for Months and Days,</i>													
AT SIX PER CENT.													
[N.B.—The figures 1.0, at the top, are to be prefixed to each number in the column.]													
Days	0	1	2	3	4	5	6	7	8	9	10	11	Days
	Months.	Month.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	Months.	
	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	
0	00000	04868	09759	14674	19613	24576	29563	34574	39610	44671	49756	54865	0
1	00162	05030	09922	14837	19775	24738	29723	34733	39767	44826	49908	55015	1
2	00324	05193	10085	15001	19940	24903	29901	34900	39935	44995	50078	55186	2
3	00486	05355	10249	15165	20105	25069	30057	35068	40104	45164	50248	55357	3
4	00648	05518	10412	15329	20270	25235	30224	35235	40272	45333	50418	55527	4
5	00810	05681	10576	15494	20436	25373	30391	35403	40440	45502	50588	55698	5
6	00972	05844	10739	15658	20601	25567	30556	35570	40609	45671	50758	55866	6
7	01134	06006	10903	15822	20766	25733	30723	35738	40777	45840	50928	56040	7
8	01296	06169	11066	15987	20931	25899	30890	35906	40945	46009	51007	56210	8
9	01458	06332	11230	16151	21096	26065	31057	36073	41114	46177	51168	56381	9
10	01620	06495	11394	16316	21262	26174	31223	36241	41282	46348	51438	56552	10
11	01782	06658	11557	16480	21427	26397	31390	36408	41451	46517	51608	56723	11
12	01944	06821	11721	16645	21592	26563	31557	36576	41619	46686	51778	56894	12
13	02106	06984	11885	16809	21757	26729	31724	36744	41788	46856	51948	57065	13
14	02268	07149	12049	16974	21923	26895	31891	36912	41956	47025	52118	57236	14
15	02431	07310	12212	17138	22088	27062	32058	37078	42125	47194	52289	57407	15
16	02593	07473	12376	17303	22254	27228	32225	37247	42293	47364	52459	57578	16
17	02755	07636	12540	17468	22419	27394	32392	37415	42462	47533	52629	57749	17
18	02918	07799	12714	17632	22585	27560	32559	37573	42631	47703	52799	57920	18
19	03080	07962	12868	17795	22750	27726	32726	37751	42799	47872	52970	58091	19
20	03242	08125	13032	17962	22915	27893	32893	37919	42968	48042	53140	58262	20
21	03405	08288	13196	18126	23081	28059	33060	38086	43137	48211	53310	58434	21
22	03567	08452	13360	18291	23247	28226	33228	38254	43306	48381	53481	58605	22
23	03729	08615	13524	18456	23411	28392	33395	38422	43474	48550	53651	58776	23
24	03892	08778	13688	18621	23578	28558	33562	38590	43643	48720	53821	58947	24
25	04054	08941	13851	18786	23743	28725	33729	38754	43812	48890	53992	59119	25
26	04117	09105	14086	18950	23909	28891	33896	38926	43981	49059	54162	59290	26
27	04380	09268	14180	19115	24075	29058	34064	39094	44150	49229	54333	59461	27
28	04542	09431	14344	19280	24240	29224	34231	39263	44319	49399	54503	59633	28
29	04705	09595	14508	19384	24406	29391	34398	39431	44488	49569	54674	59716	29
30	04868	09759	14674	19613	24576	29563	34574	39610	44671	49756	54865	60000	30

COMPOUND INTEREST.

5, 6, 7 & 8 PER CENT.

Days	VII. AMOUNT FOR DAYS.				Months	VIII. MONTHS AND QUARTERS.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
	1	1.000134	1.000160	1.000185		1.000211	1	1.004074	1.004868
2	1.000267	1.000319	1.000371	1.000422	2	1.008165	1.009759	1.011340	1.012909
3	1.000401	1.000479	1.000557	1.000634	3	1.012272	1.014674	1.017058	1.019427
4	1.000535	1.000639	1.000743	1.000846	4	1.016396	1.019613	1.022809	1.025986
5	1.000669	1.000799	1.000929	1.001057	5	1.020537	1.024576	1.028591	1.032587
6	1.000802	1.000958	1.001150	1.001269	6	1.024695	1.029563	1.034408	1.039230
7	1.000936	1.001118	1.001301	1.001480	7	1.028870	1.034574	1.040257	1.045917
8	1.001070	1.001278	1.001487	1.001692	8	1.033061	1.039610	1.046138	1.052646
9	1.001204	1.001438	1.001673	1.001903	9	1.037270	1.044671	1.052053	1.059419
10	1.001338	1.001598	1.001859	1.002115	10	1.041496	1.049756	1.058002	1.066235
11	1.001471	1.001758	1.002044	1.002327	11	1.045740	1.054865	1.063984	1.073095
12	1.001605	1.001918	1.002230	1.002538	12	1.050000	1.060000	1.070000	1.080000
13	1.001739	1.002077	1.002416	1.002750	13	1.054277	1.065159	1.076049	1.086949
14	1.001873	1.002237	1.002602	1.002961	14	1.058573	1.070344	1.082134	1.093942
15	1.002007	1.002397	1.002788	1.003173	15	1.062886	1.075554	1.088252	1.100981
16	1.002141	1.002558	1.002974	1.003384	16	1.067216	1.080790	1.094405	1.108067
17	1.002275	1.002718	1.003160	1.003596	17	1.071539	1.086050	1.100594	1.115193
18	1.002409	1.002878	1.003346	1.003807	18	1.075930	1.091337	1.106816	1.122269
19	1.002543	1.003038	1.003532	1.004019	19	1.080313	1.096659	1.113074	1.129590
20	1.002677	1.003198	1.003718	1.004231	20	1.084715	1.101987	1.119368	1.136858
21	1.002811	1.003358	1.003904	1.004442	21	1.089134	1.107351	1.125597	1.144173
22	1.002945	1.003518	1.004090	1.004654	24	1.102500	1.123600	1.144900	1.166400
23	1.003079	1.003678	1.004276	1.004865	27	1.116030	1.140088	1.164430	1.189059
24	1.003213	1.003839	1.004461	1.005077	30	1.129726	1.156817	1.184294	1.212158
25	1.003347	1.003999	1.004647	1.005288	33	1.143591	1.173792	1.204426	1.235707
26	1.003482	1.004159	1.004833	1.005500	36	1.157625	1.191016	1.225043	1.259712
27	1.003616	1.004320	1.005019	1.005712	39	1.171832	1.208483	1.245941	1.284180
28	1.003750	1.004480	1.005205	1.005923	42	1.186213	1.226226	1.267194	1.309131
29	1.003884	1.004640	1.005391	1.006135	45	1.200770	1.244219	1.288811	1.334563
30	1.004018	1.004801	1.005577	1.006346	48	1.215506	1.262477	1.310796	1.360489
31	1.004152	1.004961	1.005763	1.006558	51	1.230423	1.281002	1.333156	1.386919

COMPOUND INTEREST.										ANNUITIES.					
IX. AMOUNT OF PRINCIPAL.					X. PRESENT VALUE.					XI. AMOUNT.			XII. PRESENT VALUE.		
Years	5 per cent.	6 per cent.	7 per cent.	8 per cent.	5 per cent.	6 per cent.	7 per cent.	8 per cent.	5 per cent.	6 per cent.	5 per cent.	6 per cent.	Years		
1	1.05000	1.06000	1.07000	1.08000	.952381	.943396	.934579	.925926	1.00000	1.00000	0.9523	0.9433	1		
2	1.10250	1.12360	1.14490	1.16640	.907029	.899996	.873438	.857338	2.05000	2.06000	1.8594	1.8333	2		
3	1.15762	1.19102	1.22504	1.25971	.863838	.839619	.816297	.793832	3.15250	3.18360	2.7232	2.6730	3		
4	1.21551	1.26248	1.31079	1.36048	.822702	.792094	.762895	.735029	4.31012	4.37462	3.5459	3.4651	4		
5	1.27628	1.33821	1.40255	1.46932	.783526	.747258	.712986	.680583	5.52563	5.63709	4.3291	4.2123	5		
6	1.34009	1.41852	1.50073	1.58687	.746215	.704961	.666042	.630169	6.80191	6.97532	5.0756	4.9173	6		
7	1.40710	1.50363	1.60578	1.71382	.710681	.665057	.622749	.583490	8.14201	8.39384	5.7863	5.5823	7		
8	1.47745	1.59385	1.71818	1.85093	.676839	.627412	.582009	.540268	9.54911	9.89746	6.4632	6.2097	8		
9	1.55133	1.68948	1.83845	1.99900	.644309	.591898	.543933	.500249	11.0266	11.4913	7.1078	6.8016	9		
10	1.62839	1.79065	1.96715	2.15892	.613913	.558395	.508349	.463193	12.5779	13.1808	7.7217	7.3600	10		
11	1.71034	1.89830	2.10485	2.33163	.584679	.526788	.475092	.428883	14.2068	14.9716	8.3064	7.8868	11		
12	1.79586	2.01220	2.25219	2.51817	.556837	.496969	.444012	.397113	15.9171	16.8699	8.8632	8.3838	12		
13	1.88565	2.13293	2.40984	2.71962	.530321	.468839	.414964	.367698	17.7130	18.8821	9.3935	8.8526	13		
14	1.97993	2.26090	2.57853	2.93719	.505068	.442301	.387817	.340461	19.5966	21.0151	9.8966	9.2949	14		
15	2.07893	2.39656	2.75903	3.17216	.481017	.417265	.362446	.315241	21.5786	23.2760	10.3796	9.7122	15		
16	2.18287	2.54035	2.95216	3.42594	.458112	.393646	.338734	.291890	23.6575	25.6725	10.8377	10.1058	16		
17	2.29202	2.69278	3.15881	3.70001	.436297	.371364	.316574	.270269	25.8404	28.2129	11.2740	10.4772	17		
18	2.40662	2.85434	3.37293	3.99601	.415521	.350344	.295864	.250249	28.1324	30.9057	11.6895	10.8276	18		
19	2.52695	3.02560	3.61652	4.31570	.395734	.330513	.276508	.231712	30.5390	33.7600	12.5883	11.1581	19		
20	2.65330	3.20713	3.86968	4.66095	.376889	.311805	.258419	.214548	33.0660	36.7856	12.4622	11.4699	20		
21	2.78596	3.39956	4.14056	5.03383	.358942	.294155	.241513	.198655	35.7192	39.9927	12.8211	11.7640	21		
22	2.92526	3.60354	4.43040	5.43654	.341850	.277505	.225713	.183940	38.5052	43.3923	13.1630	12.0415	22		
23	3.07152	3.81975	4.74052	5.87146	.325571	.261797	.210947	.170315	41.4305	46.9958	13.4885	12.3033	23		
24	3.22510	4.04893	5.07236	6.34118	.310068	.246979	.197146	.157699	44.5020	50.8156	13.7986	12.5503	24		
25	3.38635	4.29187	5.42743	6.84847	.295303	.232999	.184249	.146018	47.6271	54.8645	14.0939	12.7833	25		
26	3.55567	4.54938	5.80735	7.39365	.281241	.219810	.172195	.135201	51.1134	59.1564	14.3751	13.0031	26		
27	3.73346	4.82234	6.21386	7.98806	.267848	.207368	.160930	.125186	54.6691	63.7058	14.6430	13.2105	27		
28	3.92013	5.11169	6.64883	8.62710	.255094	.195630	.150402	.115913	58.4026	68.5281	14.8981	13.4061	28		
29	4.11614	5.41839	7.11425	9.31727	.242946	.184557	.140562	.107327	62.3227	73.6398	15.1410	13.5907	29		
30	4.32194	5.74349	7.61225	10.0626	.231777	.174110	.131367	.099377	66.4388	79.0582	15.3724	13.7648	30		
31	4.53804	6.08910	8.14511	10.8676	.220359	.164255	.122773	.092016	70.7608	84.8017	15.5928	13.9290	31		
32	4.76494	6.45339	8.71527	11.7370	.209866	.154957	.114741	.085200	75.2988	90.8898	15.8026	14.0840	32		
33	5.00319	6.84059	9.32533	12.6760	.199873	.146186	.107234	.078889	80.0638	97.3432	16.0025	14.2302	33		
34	5.25435	7.25102	9.97811	13.6901	.190355	.137912	.100219	.073045	85.0670	104.184	16.1929	14.3681	34		
35	5.51602	7.68609	10.6765	14.7853	.181290	.130105	.093663	.067634	90.3203	111.435	16.3741	14.4982	35		
36	5.79182	8.14725	11.4239	15.9681	.172657	.122741	.087535	.062624	95.8363	119.121	16.5468	14.6209	36		
37	6.08141	8.63809	12.2236	17.2456	.164436	.115793	.081808	.057985	101.628	127.268	16.7112	14.7367	37		
38	6.38548	9.15425	13.0792	18.6252	.156605	.109239	.076456	.053690	107.710	135.904	16.8678	14.8460	38		
39	6.70475	9.70351	13.9948	20.1152	.149148	.103056	.071455	.049713	114.095	145.058	17.0170	14.9490	39		
40	7.03999	10.2857	14.9744	21.7245	.142046	.097222	.066780	.046031	120.800	154.762	17.1590	15.0462	40		
41	7.39199	10.9029	16.0226	23.4624	.135282	.091719	.062412	.042621	127.840	165.048	17.2943	15.1380	41		
42	7.76159	11.5570	17.1442	25.3394	.128840	.086527	.058328	.039464	135.232	175.651	17.4232	15.2245	42		
43	8.14967	12.2504	18.3443	27.3666	.122704	.081630	.054512	.036540	142.993	187.507	17.5459	15.3061	43		
44	8.55715	12.9855	19.6284	29.5559	.116861	.077009	.050946	.033834	151.143	199.758	17.6627	15.3831	44		
45	8.98501	13.7646	21.0024	31.9204	.111297	.072650	.047613	.031327	159.700	212.744	17.7740	15.4558	45		
46	9.43426	14.5905	22.4726	34.4740	.105997	.068538	.044498	.029007	168.685	226.508	17.8800	15.5243	46		
47	9.90597	15.4659	24.0457	37.2320	.100949	.064658	.041537	.026858	178.119	241.099	17.9810	15.5890	47		
48	10.4013	16.3939	25.7289	40.2105	.096142	.060998	.038866	.024869	188.025	256.565	18.0771	15.6500	48		
49	10.9213	17.3775	27.5299	43.4274	.091564	.057546	.036324	.023027	198.427	272.958	18.1687	15.7075	49		
50	11.4674	18.4201	29.4570	46.9016	.087204	.054288	.033947	.021321	209.348	290.336	18.2559	15.7618	50		

COMPOUND INTEREST BY LOGARITHMS.

RULE.—To the log. of the Principal, found in any common Table, add the log. of the years, months, and days, from this Table, and the sum will be the log. of the Amount.

Days	5 Per Cent. Logarithms.	6 Per Cent. Logarithms.	7 Per Cent. Logarithms.	8 Per Cent. Logarithms.	Years	5 Per Cent. Logarithms.	6 Per Cent. Logarithms.	7 Per Cent. Logarithms.	8 Per Cent. Logarithms.
1	0.0000581	0.0000693	0.0000805	0.0000916	1	0.0211893	0.0253059	0.0293838	0.0334238
2	0.0001161	0.0001387	0.0001610	0.0001831	2	0.0423786	0.0506117	0.0587676	0.0668475
3	0.0001742	0.0002080	0.0002415	0.0002747	3	0.0635679	0.0759176	0.0881513	0.1002713
4	0.0002322	0.0002773	0.0003220	0.0003663	4	0.0847572	0.1012235	0.1175351	0.1336950
5	0.0002903	0.0003466	0.0004025	0.0004579	5	0.1059465	0.1265293	0.1469189	0.1671188
6	0.0003483	0.0004160	0.0004830	0.0004594	6	0.1271358	0.1518352	0.1763027	0.2005425
7	0.0004064	0.0004853	0.0005635	0.0006410	7	0.1483251	0.1771411	0.2056864	0.2339663
8	0.0004644	0.0005546	0.0006440	0.0007326	8	0.1695144	0.2024469	0.2350702	0.2673900
9	0.0005225	0.0006240	0.0007245	0.0008241	9	0.1907037	0.2277528	0.2644540	0.3008138
10	0.0005805	0.0006933	0.0008050	0.0009157	10	0.2118930	0.2530587	0.2938378	0.3342376
11	0.0006386	0.0007626	0.0008855	0.0010073	11	0.2330823	0.2783645	0.3232216	0.3676613
12	0.0006966	0.0008320	0.0009660	0.0010989	12	0.2542716	0.3036704	0.3526053	0.4010851
13	0.0007547	0.0009013	0.0010465	0.0011904	13	0.2754609	0.3289762	0.3819891	0.4345088
14	0.0008127	0.0009706	0.0011270	0.0012820	14	0.2966502	0.3542821	0.4113729	0.4679326
15	0.0008708	0.0010399	0.0012076	0.0013736	15	0.3178395	0.3795880	0.4407567	0.5013563
16	0.0009288	0.0011093	0.0012881	0.0014652	16	0.3390288	0.4048938	0.4701404	0.5347801
17	0.0009869	0.0011786	0.0013686	0.0015567	17	0.3602181	0.4301997	0.4995242	0.5682039
18	0.0010450	0.0012479	0.0014491	0.0016483	18	0.3814074	0.4555056	0.5389080	0.6016276
19	0.0011030	0.0013173	0.0015296	0.0017399	19	0.4025967	0.4808114	0.5682918	0.6350514
20	0.0011611	0.0013866	0.0016101	0.0018314	20	0.4237860	0.5061173	0.5876756	0.6684751
21	0.0012191	0.0014559	0.0016906	0.0019230	21	0.4449753	0.5314232	0.6170593	0.7018989
22	0.0012772	0.0015253	0.0017711	0.0020146	22	0.4661646	0.5567290	0.6464431	0.7353226
23	0.0013352	0.0015946	0.0018516	0.0021062	23	0.4873539	0.5820349	0.6758269	0.7687464
24	0.0013933	0.0016639	0.0019321	0.0021977	24	0.5085432	0.6073408	0.7052107	0.8021701
25	0.0014513	0.0017333	0.0020126	0.0022893	25	0.5297325	0.6326466	0.7345944	0.8355939
26	0.0015094	0.0018026	0.0020931	0.0023809	26	0.5509218	0.6579525	0.7639782	0.8690177
27	0.0015674	0.0018719	0.0021736	0.0024724	27	0.5721111	0.6832584	0.7933620	0.9024414
28	0.0016255	0.0019412	0.0022541	0.0025640	28	0.5933004	0.7085642	0.8227458	0.9358652
29	0.0016835	0.0020106	0.0023346	0.0026556	29	0.6144897	0.7338701	0.8521296	0.9692889
30	0.0017416	0.0020799	0.0024151	0.0027472	30	0.6356790	0.7591760	0.8815133	1.0027127
					31	0.6568683	0.7844818	0.9108971	1.0361364
					32	0.6780576	0.8097877	0.9402809	1.0695602
Months	5 Per Cent. Logarithms.	6 Per Cent. Logarithms.	7 Per Cent. Logarithms.	8 Per Cent. Logarithms.					
1	0.0017658	0.0021088	0.0024486	0.0027853	33	0.6992469	0.8350936	0.9696647	1.1029839
2	0.0035315	0.0042176	0.0048973	0.0055706	34	0.7204362	0.8603994	0.9990484	1.1364077
3	0.0052973	0.0063265	0.0073459	0.0083559	35	0.7416255	0.8857053	1.0284322	1.1698315
4	0.0070631	0.0084353	0.0099459	0.0111413	36	0.7628148	0.9110111	1.0578160	1.2032552
5	0.0088289	0.0105441	0.0122432	0.0139266	37	0.7840041	0.9363170	1.0871998	1.2366790
6	0.0105946	0.0126529	0.0146919	0.0167119	38	0.8051934	0.9616229	1.1165835	1.2701027
7	0.0123604	0.0147618	0.0171405	0.0194972	39	0.8263827	0.9869287	1.1459673	1.3035265
8	0.0141262	0.0168706	0.0195892	0.0222825	40	0.8475720	1.0122346	1.1753511	1.3369502
9	0.0158920	0.0189794	0.0220378	0.0250678	41	0.8687613	1.0375405	1.2047349	1.3703740
10	0.0176578	0.0210882	0.0244865	0.0278531	42	0.8899506	1.0628463	1.2341187	1.4037978
11	0.0194235	0.0231970	0.0269351	0.0306384	43	0.9111399	1.0881522	1.2635024	1.4372215
12	0.0211893	0.0253059	0.0293838	0.0334238	44	0.9333292	1.1134581	1.2928862	1.4706452

TABLE OF GOLD AND SILVER COINS.—CONTINUED.

DENMARK.

National denominations.	Gold.		Eng. value.		Amer. val.	
	dst. grs.	Standard.	£.	s. d.	\$	cts. m.
Ducat current since 1767,	2 0	875	0 7 6		1 74	7
Ducat specie, 1791 to 1802,	2 5½	979	0 9 4½		2 18	9
Christian, 1773,	4 7	903	0 16 7		3 86	4

Silver.

Rix-dollar of 96 Danish shillings of 1776,	18 14	875	0 4 6		1 48	
Rix-dollar, of 1750,	17 6	833	0 4 0		0 93	2
Danish mark of 1776,	4 0	688	0 0 7½		0 14	5

PRUSSIA.

Gold.

Ducat,	2 5½	979	0 9 4		2 17	5
Frederic,	4 7	903	0 16 6		3 84	4
Half ditto,	2 3½	903	0 8 3		1 92	2

Silver.

Rix-dollar of 1823,	14 6½	750	0 2 11½		0 68	4
Piece of 5 silbergroschen,	2 9	750	0 0 5½		0 11	1
Silbergros,		208	0 0 0½		0 1	4

SARDINIA.

Gold.

Carlin, since 1768,	10 7½	892	1 19 1½		9 11	6
Half ditto,	5 2½	892	0 19 0½		4 55	8
Pistola,	5 10½	906	1 2 6½		5 25	7
Half ditto,	2 17½	906	0 11 3½		2 62	6

Silver.

Crown, since 1768,	15 2½	896	0 3 8½		0 86	9
Half-crown,	7 13½	896	0 1 10½		0 43	2
Quarter ditto,	3 18½	896	0 0 11		0 21	4
New crown of 1816,	16 0	900	0 3 11½		0 91	7

SAVOY AND PIEDMONT.

Gold.

Zecchino,	2 5½	1000	0 9 5½		2 20	9
Double new pistola, 24 liv.	6 4½	906	1 3 9½		5 54	3
Half ditto,	3 2½	906	0 11 10½		2 77	2
New pistola, 20 liv., 1816,	4 3½	900	0 15 10		3 68	9
Carlino, since 1755,	30 22½	906	5 19 0		27 72	8
Half ditto,	15 11½	906	2 19 6		13 86	4
Zecchino of Genoa,	2 5½	1000	0 9 6½		2 21	8

Silver.

Crown, 6 liv., since 1755,	22 14	906	0 5 7½		1 30	5
Half-crown,	11 7	906	0 2 9½		0 65	0
Quarter ditto, or 30 sous,	5 15½	906	0 1 4½		0 32	5
One eighth do., or 15 sous,	2 19½	906	0 0 8½		0 16	5
New crown of 5 liv., 1816,	16 1½	900	0 4 0		0 94	0

SWEDEN.

Gold.

Ducat,	2 5	976	0 9 3½		2 16	0
Half ditto,	1 2½	976	0 4 7½		1 7	8
Quarter ditto,	0 13½	976	0 2 3½		0 53	9

Silver.

Rix-dollar, 48 shillings, } from 1720 to 1802,	18 17	878	0 4 6		1 48	
½ of rix-dollar, or 32 shill.	12 11½	878	0 3 0		0 69	9
¼, or 16 shillings,	6 5½	878	0 1 6		0 34	9

PAPAL STATES.

Gold.

Pistola of Pius VI and VII,	3 12½	916½	0 13 11½		3 24	7
Half ditto,	1 18½	916½	0 6 11½		1 62	3
Zecchino, 1769,	2 4½	1000	0 9 4½		2 18	4
Half ditto,	1 2½	1000	0 4 8½		1 9	2

Silver.

National denominations.	dst. grs.	Standard.	Eng. value.		Amer. val.	
			£.	s. d.	\$	cts. m.
Crown of 10 paoli,	17 1	916½	0 4 3½		0 99	5
Testone of 3 paoli,	5 2	916½	0 1 3½		0 30	0
— of 2 paoli,	3 10	916½	0 0 10½		0 20	3
Paolo,	1 17	916½	0 0 5½		0 10	1

The paolo is divided into 10 bajocchi; the crown into 10 paoli.

VENICE.

Gold.

Zecchino,	2 5½	1000	0 9 6		2 21	4
Half ditto,	1 2½	1000	0 4 9		1 10	7
Ozella,	8 19	1000	1 17 4		8 70	0
Ducat,	1 9½	1000	0 5 11½		1 39	0
Pistola,	4 8½	917	0 15 11½		3 71	6

Silver.

Ducat of 8 livres,	14 15½	826	0 3 3½		0 77	0
Crown of the cross,	20 10	948	0 5 3½		1 23	8
Ducatoon,	18 0	948	0 4 8		1 9	0
Talaro,	18 13	826	0 4 2½		0 98	3
Ozella,	6 8	948	0 1 7½		0 38	1

TURKEY.

Gold.

Zecchin zermahboub, 1774,	1 16	958	0 6 11		1 61	2
Half ditto,	0 20	958	0 3 5½		0 80	6
Roubbie, or ¼ zec. fond.	0 13½	802	0 1 11		0 44	7
Zecchin zermah. of Sel. III,	1 16	802	0 5 9½		1 35	0
Half ditto,	0 20	802	0 2 4½		0 55	8
Quarter ditto,	0 10	802	0 1 2½		0 27	7

Silver.

Altmichlec, since 1771,	15 50	550	0 2 9½		0 65	0
Yaremlec of 20 paras,			0 0 9½		0 18	0
Rouble of 10 paras,			0 0 4½		0 8	8
Aspre, 120 in the piastre,			0 0 0		0 0	9
Piastre of 40 paras,			0 1 7		0 36	9
Piece of 5 piastres,			0 2 3½		0 52	9

TUSCANY.

Gold.

Ruspone, 3 zec. with lily,	6 17½	1000	1 8 7		6 66	0
¼ ruspone, or zecchino,	2 5½	1000	0 9 6½		2 22	1
½ zecchino,	1 2½	1000	0 4 9		1 10	7
Zecchino with effigy,	2 5½	1000	0 9 6½		2 22	1
Rosina,	4 11½	896	0 17 1		3 98	0
Half ditto,	2 5½	896	0 8 6½		1 99	0

Silver.

Francesconi of 10 paoli,	17 13½	917	0 4 5½		1 34	4
Piece of 5 paoli,	8 18½	917	0 2 2½		0 51	5
— 2 paoli,	3 6½	917	0 10 0		2 33	0
— 1 paoli,	1 15½	917	0 0 5		0 9	7

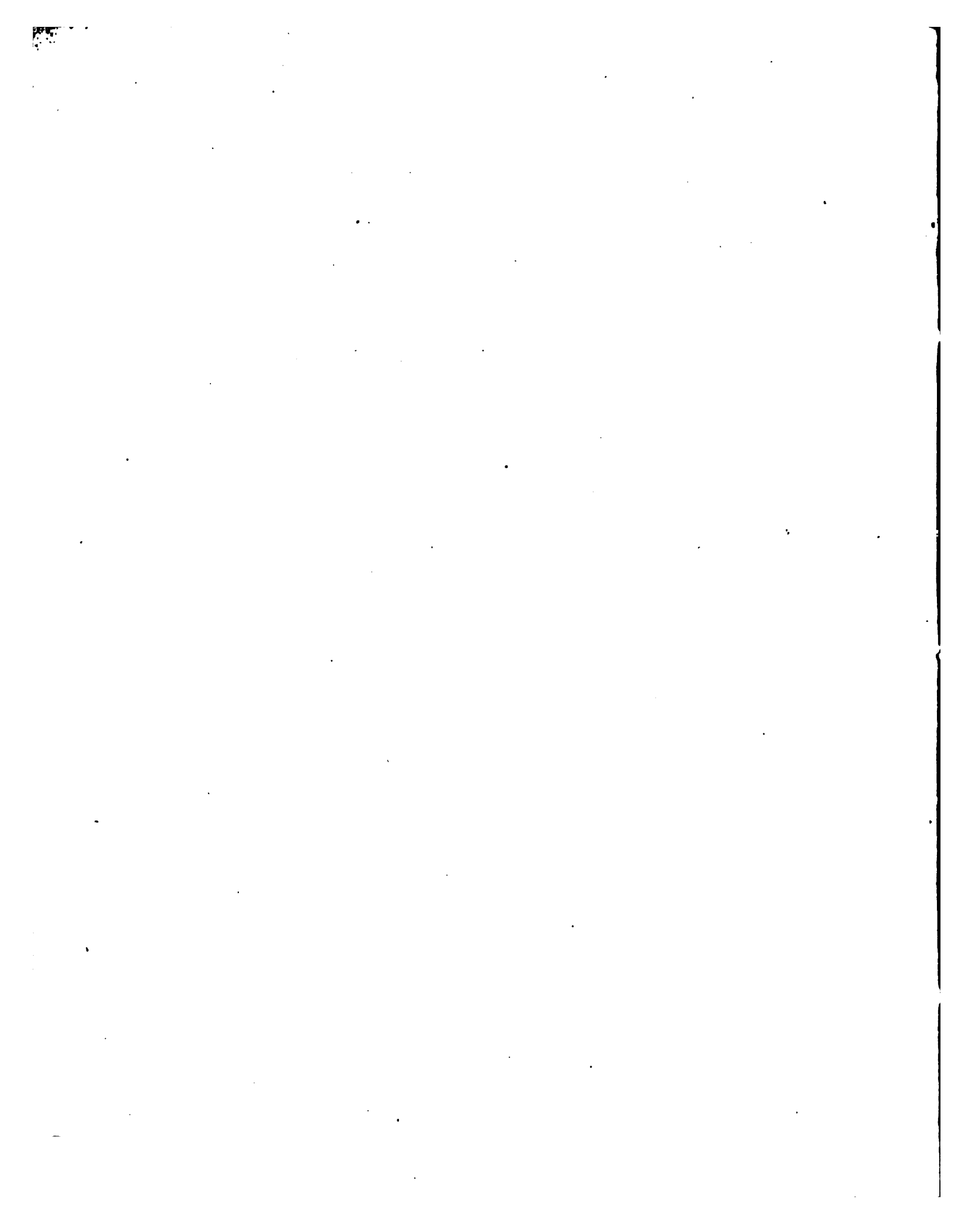
EAST INDIES.

Gold.

Mohur of Bengal,	7 23	993	1 13 8		7 84	4
— of Bombay,	7 10½	953	1 10 1		7 0	9
Gold rupee, Bombay,	7 11	922	1 9 2		6 79	6
— Madras,	7 12	916	1 9 3		6 81	5
Star pagoda, Madras,	2 4½	792	0 7 6		1 74	7

Silver.

Rupee, Sicca,	7 12	979	0 2 0½		0 47	5
— Arcot,	7 9	941	0 1 11½		0 46	1
— Bombay,	7 11	926	0 1 11		0 44	6
— Broach,	7 10	883	0 1 9		0 40	7





RECOMMENDATIONS.

If but a tithe of the favourable opinions were printed, that have been bestowed upon this work, their space would far exceed the limits of the Book itself. The following may serve as specimens.

From Nathan Loomis, Esquire, an experienced Mathematician.

St. Johnsville, N. Y. August 31, 1850.
DEAR SIR:—I have examined your Tables of "Multipliers for computing Interest" most critically—Am not only highly pleased with the work, but I find it excellent above all praise. It is a work exactly adapted to the wants of every individual who has any concern in the increase of money; and having this work, no one can need any thing else on the same subject; for it is infinite in its applicability, and uniformly accurate and simple, as well as expeditious in its result. To be generally used, this book needs only to be generally known. Indeed, until it is seen and examined, no one, I think, will be apt to credit or conceive how much the labour of calculation is abridged by these "Universal Multipliers," or that the essential benefits spread out in other systems over a thousand pages, should not only be overmatched, but condensed into the space, and reduced almost to the price of one.

From the Christian Secretary.

We have given this work sufficient examination, to express our decided opinion, that it stands unrivalled among the works intended for the same purpose, as regards its simplicity of plan, and ease and certainty in obtaining the result. At the close are useful tables, giving the value in different countries, of the various coins in use, &c. &c.—A knowledge of this work is only needed, to ensure its sale, and general use.

From the Connecticut Mirror.

BURRITT'S INTEREST TABLES.—In presenting these Tables to the public, we conceive Mr. Burritt confers a universal and a much needed benefit on the commonwealth of Merchants, Mechanics, and business-men of every denomination. It places within the reach and capacity of almost every individual in the United States, the "means of computing for himself his own interest accounts, in every possible case, whether simple or compound, with a facility and despatch unknown to every other mode, and at an expense that must be wholly unobjectionable and convenient to all."

From the earliest days of this country to the present, the great mass of the community have felt perpetually the want of some such tables as these. There is nothing now before the public, we believe, of this kind, and we are persuaded that nothing, essentially different, could be made, which would answer better in its place. It is not easy to conceive the facility and simplicity with which the most intricate questions are solved at once, by means of these "Universal Multipliers," as they are called. They apply, without limit, to all sums for which interest can be required, at six, seven, and eight per cent; and there is so great a degree of confidence entertained in their perfect accuracy, that one hundred copies are tendered for the discovery of an error. We recommend the work to every individual who either pays or receives interest, as the cheapest, most extensive and convenient work of the kind with which we are acquainted. The different rules for calculating Bank Interest for days, are very concise and satisfactory. The Tables of gold and silver coins in use throughout the world, giving, as they do, their standard, weight, denomination and value, both in English and American currency, are, in our opinion, well worth the price of the book itself.

From the New-Haven Gazette.

These Tables, notwithstanding their apparent brevity, when the vast range of their application to all supposable cases is taken into view, are so constructed as to show the simple interest of any given sum, for any given length of time not exceeding six years, by an easy process of multiplying the sum upon which interest is required, by a number, which is laid down in the table, and which is readily found by the author's general rule. In finding simple interest, for a length of time exceeding six years, and also compound interest, by recurring to this work, no intricacy is involved above the conception of a mere school boy, who can cipher in simple multiplication. These "Multipliers," at the same time that, from their cheapness, they come within the means of all, are designed to be unexceptionable substitutes for more extended systems. They also embrace a table of gold and silver coins, current in most commercial countries of the world, exhibiting their weight, standard, and English and American value.

From the New-York American.

BURRITT'S UNIVERSAL MULTIPLIERS.—We have received a new work, in a pamphlet form, bearing the above title, which seems to be an admirable assistant to the accountant and general man of business,—enabling, as it does, an individual to compute for himself his own interest accounts, in every possible case, with facility and despatch.

The interest required on any amount or for any period, is accurately obtained by a single result without any perplexity in the operation. Attached to this work are new tables of compound interest on the same plan, a complete set of logarithmic tables, and a general table of gold and silver coins, giving their weights and standard, with the exact value of each in English and Federal money.

From the Connecticut Courant.

BURRITT'S INTEREST TABLES.—A set of tables for computing Simple and Compound Interest has recently been published by Mr. E. H. Burritt, which we think must prove a highly useful manual for men of business. By means of the tables and a very simple process, interest either simple or compound for any amount, and for any period of time may be ascertained, with great ease and despatch. The tables are comprised within a narrow compass, and afforded at a price so reasonable as to place them within the reach of almost every person. In this respect they possess a great advantage over the more voluminous but extensive tables of Rowlett. Such is the confidence of the author in the correctness of the tables, that he offers one hundred copies to any person who shall discover, within five years, an error of a unit in their construction.

From the New-England Review.

BURRITT'S UNIVERSAL MULTIPLIERS.—We have before us a new work, bearing the above title, which, we think, will prove a valuable assistant to men of business in calculating interest on accounts. It is the chief object of the author to furnish every individual with the means of computing his own interest with a despatch and facility unknown to every other mode. Accordingly, the tables are so constructed, that the interest on any sum and for any period can be obtained "by one short simple multiplication of four or five figures." Appended to the work, are new tables of compound interest, a complete set of logarithmic tables, and a general table of gold and silver coins, giving their national denominations; their weights; and their value in English and Federal money.

We cannot show the utility of this work in any way so well, as by presenting a few examples of the method of computation.

Ex. 1. Required the simple interest on \$120, for 11 months and 21 days, at 6 per cent. Take the number in the tables under 11 months and against 21 days, and multiply it by the principal sum, and the answer will give the interest in dollars and cents.

Ex. 2. Required the compound interest of 100 dollars, for 7 years 9 months and 18 days, at 6 per cent. Multiply the tabular number for 9 months and 18 days, by the tabular number for 7 years and their product by the principal, and the answer will be the compound interest.

Ex. 3. Required the amount of 100 dollars, for 7 years, nine months, and 25 days, compound interest. Find the logarithm of the principal, also of the given number of years, months, and days; add these several sums, and the natural number corresponding to the answer will be the amount of the principal and interest.

From the Connecticut Herald.

BURRITT'S UNIVERSAL MULTIPLIER FOR COMPUTING INTEREST.—A work under this title has lately issued from the Hartford press, calculated to supply the place, and from its cheapness, perhaps to supersede the use of the tables of Rowlett and Chapman. It is undoubtedly as useful for all practical purposes, and is so simple in its construction as to be easily comprehended by those acquainted with the rudiments of arithmetic. Its principles are fully explained in the introduction, and will be found to embrace every possible case in the computation of interest, in the most accurate and satisfactory manner. It will be found a valuable auxiliary to the counting-room.

From the New-Haven Palladium.

BURRITT'S UNIVERSAL MULTIPLIERS.—This work is a complete "labour saving machine." We do not notice it with a design of favouring any one individual; but from a thorough conviction that the public are the greatest gainers by the invention. Merchants, mechanics, and all kind of business men, will find, in the tables, the "means of computing for themselves their own interest accounts, in every possible case," in the most sure and expeditious manner. The tables are so constructed that the interest on any sum, for any period of time, can be obtained "by one short simple multiplication of four or five figures, and they apply without limit to all sums for which interest can be required, at six, seven, and eight per cent." There is no perplexity of operation, and no inaccuracy in their result. So much confidence is relied upon in their accuracy, that one hundred copies are offered to any person who shall, within the next five years, first discover an error of a unit in their construction.

"The three different rules for calculating Bank Interest for days, are very concise and satisfactory. The tables for gold and silver coin in use throughout the world, giving as they do their standard weight, denomination, and value, both in English and American currency, are alone well worth the price of the book itself." We believe the time saved, in one week, by the use of these Multipliers instead of the old method of computation, is more than equivalent to the price of the book.

From the New-York Journal of Commerce.

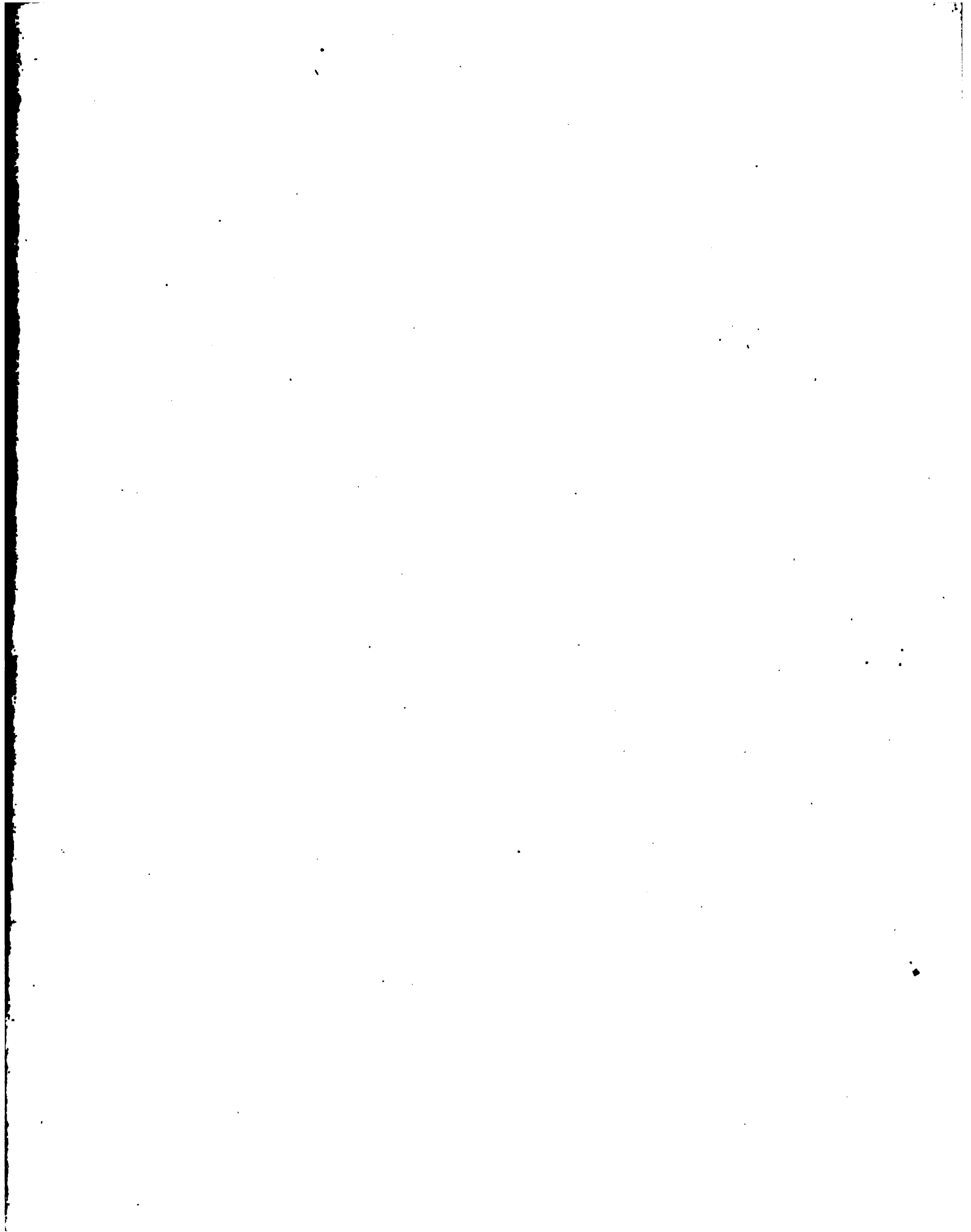
BURRITT'S UNIVERSAL MULTIPLIERS.—A work has just been published at Hartford, entitled "Burritt's Universal Multipliers, for computing interest, simple and compound, adapted to the various rates in the United States,—on a new plan. To which are added, tables of annuities and exchange." pp. 35, 4to. These tables, in addition to their intrinsic excellence, possess the advantage of being so cheap as to be attainable by every one who has interest to calculate. The labour which they would save to merchants and others who have frequent occasion to compute interest, is very considerable, and well worth the attention of those who go upon the principle of economizing time.

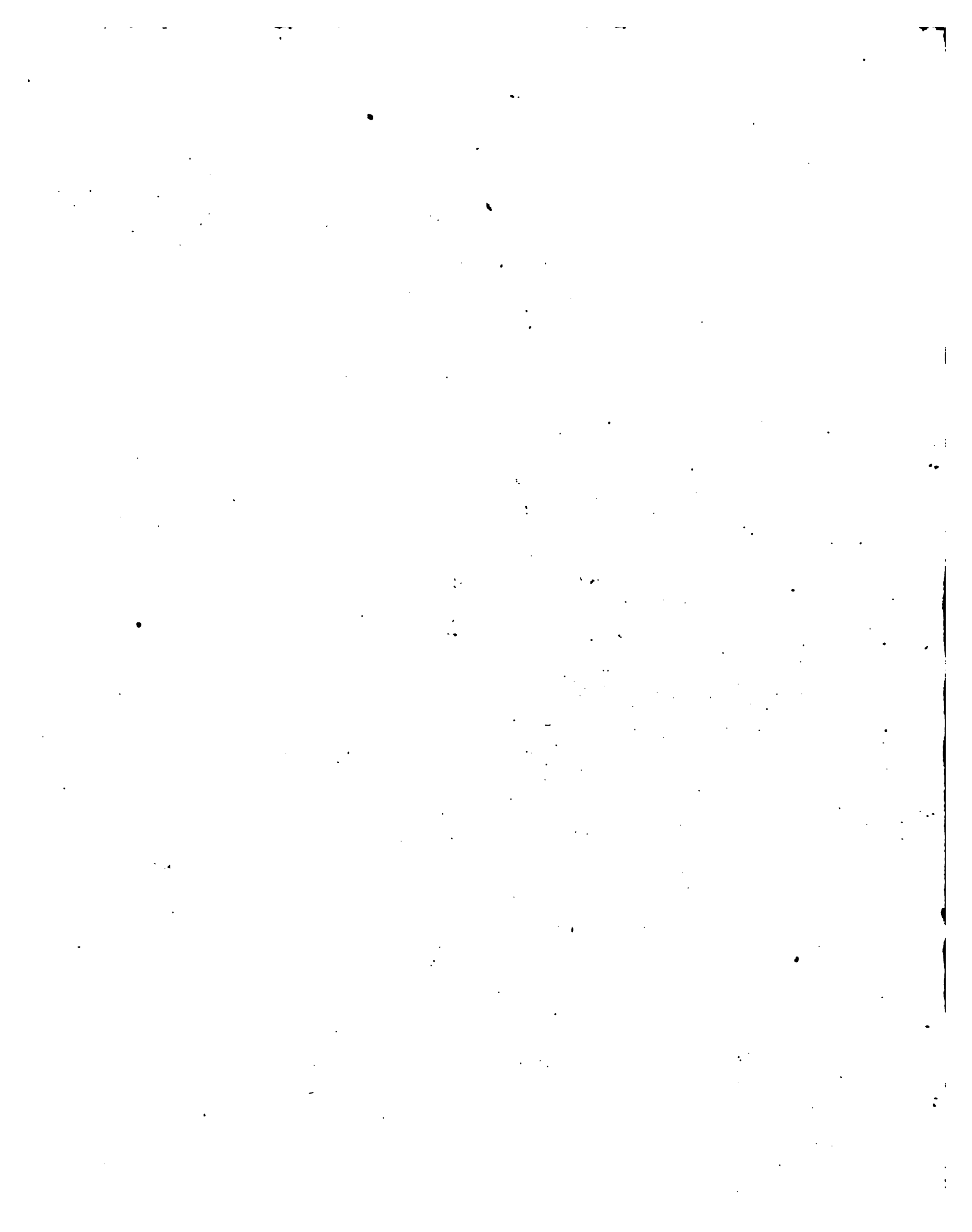
From the New-York Daily Advertiser.

"BURRITT'S UNIVERSAL MULTIPLIERS."—We have before us a small work, on a new and convenient plan, for the easy computation of interest, simple and compound, on any amount, for any time, and at any of the common rates: 6, 7, and 8 per cent. It is by Elijah Hinckley Burritt, A. M. author of *Logarithmic Arithmetic, &c.* Tables of Multipliers are furnished in this book, ranged under different months and in lines with the respective days of the month, which are simply to be multiplied into the given principal. There are also tables of compound interest constructed on the same plan; and we are informed that the utmost accuracy may be depended upon in the figures. At the close is a general table of gold and silver coins, which we should think must be very useful, as it shows the standard, and the English and the American value of the different European coins.

From the Peoples' Friend, New-York.

BURRITT'S MULTIPLIERS.—We have just received from their indefatigable author, a copy of his "Universal Multipliers, for computing interest, simple and compound; adapted to the various rates in the United States, on a new plan; to which are added, Tables of Annuities and Exchange—by Elijah Hinckley Burritt, A. M. author of *Logarithmic Arithmetic, Astronomy, &c.*" It is a convenient work, about the size of Woodbridge's School Atlas, beautifully executed at a Hartford press, and evinces the laborious industry and accuracy of the talented author.





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